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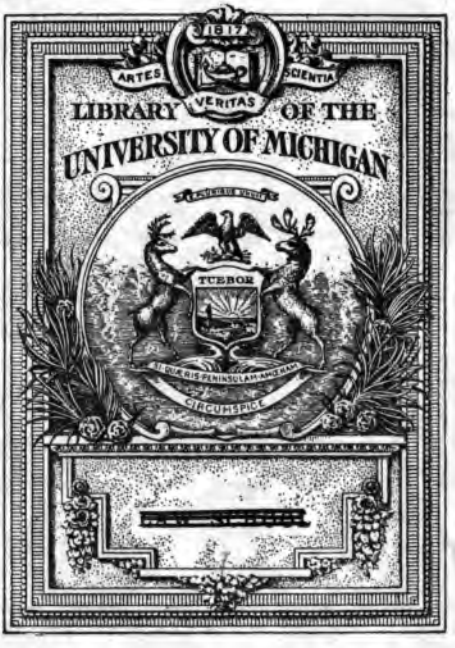
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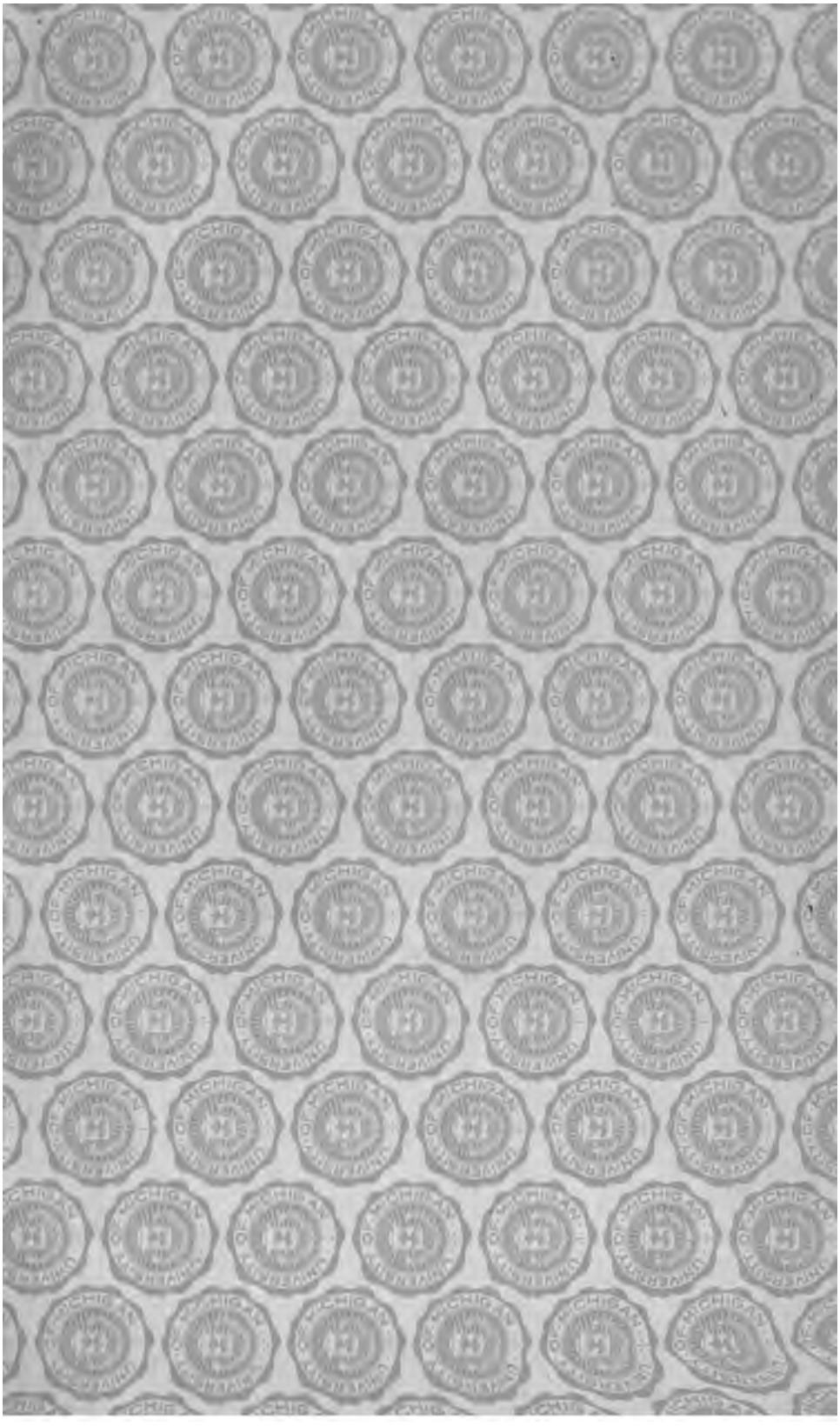
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ANNUAL REPORT

OF THE

SUPERINTENDENT OF BANKS

OF THE

STATE OF NEW YORK.

(S-3-2) Banks Dept.

TRANSMITTED TO THE LEGISLATURE JANUARY 5, 1898.

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STATE OF NEW YORK.

No. 5.

IN SENATE

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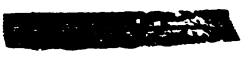
BANKING DEPARTMENT,
ALBANY, N. Y., *January* 1, 1898.

To the President of the Senate:

SIR — I have the honor to submit to the Legislature the annual report of this Department for the fiscal year ended September 30, 1897, relative to incorporated banks, banking associations, and individual bankers, in accordance with the provisions of chapter 689, Laws of 1892.

Very respectfully, your obedient servant,

F. D. KILBURN,
Superintendent.



K... 1.6.
12-23-19..

REPORT.

To the Legislature:

The number of active State banks of deposit and discount in New York at the close of the fiscal year ended September 30, 1897, was 212, which was a net decrease of one as compared with the corresponding date the year before. The Bank of Commerce in Buffalo closed its doors October 14, 1896, and went into the hands of a receiver thereafter; the South End Bank in Albany is in process of voluntary liquidation; and Leonard Story, Individual Banker, at Waterloo, being desirous of extending discount accommodations which with a small capital would transgress the restrictions of the Banking Law, has converted his business into a purely personal and private one. The new organizations effected are the Citizens' Bank of Le Roy, and the First State Bank of Canisteo, capitalized respectively at $50,000 and $25,000.

Improvement in Condition of Banks.

The condition of the banks as a whole has improved markedly during the year, their aggregate resources having increased about fifty-five and a half millions, or more than 20 per cent. Their discounts have increased nearly seven and a quarter millions, and the amount due from banks and trust companies more than fourteen millions. The gain in general deposits, the item chiefly affecting earning power, has been nearly forty-three millions, two-thirds of it having been realized during the period from June 9, 1897, to September 15, 1897. With it all, the pub-

lished reports of the banks have been brought to reflect their actual condition much more accurately than formerly. The business embarrassments and wrecks which mark the period from 1893 to 1897 as the most disastrous the country ever experienced, threw upon the banks a vast amount of property held by them as collateral security, which was not only not available for banking operations, but which required time and judicious management in order to enable even a decent realization to be made from it. Often such property was the sole salvage from unfortunate loans, and with its value contingent upon many elements, and usually conjectural, I could not with propriety arbitrarily direct that it be charged off until a reasonable opportunity should have been given for its conversion. In many instances any other course might have excited public apprehension and distrust, even to the point of endangering the ability of a bank to meet the demands which in consequence might have crowded upon it, whereas forbearance in this respect has sufficed, in some cases at least, to avert loss, if not insolvency. Still, it has been my unvarying practice to apply steady, though reasonable, pressure upon the banks to eliminate from their reports all worthless items as fast as their worthlessness has been demonstrated, and to require that fictitious valuations of paper, stocks or real estate be reduced. By this policy over a million and a half of dollars of apparent surplus or undivided profits has been made to disappear from the banks' reports, and the public by so much better understands the real strength of these institutions. This policy will be maintained, and, with the improvement in values which must attend the advance in prosperity that the country seems to be making, progress henceforth ought to be at an accelerating rate. Conversion of holdings that are not legitimate banking

assets may reasonably be expected to be more easily made and with less of loss in these circumstances, thus disposing bank directorates to make the changes, which, when accomplished, will assure to the public a more accurate knowledge of the condition of the banks, and also a large earning power to these institutions. Those whose depositaries the banks are have the right to demand opportunity to enjoy the one, and the stockholders will appreciate and applaud the other.

A STRONG SURPLUS SHOULD BE ACCUMULATED.

But I must not be understood by this reference to approve the practice, too prevalent with many banks, of distributing earnings in dividends as fast as made. It is difficult at best for an institution with a small capital to meet expenses of management, make itself remunerative to the shareholders, and preserve a condition which compels the confidence of a community. The law wisely requires that before dividends may be declared a percentage of net earnings must be carried to surplus, until the fund so accumulated amounts to 20 per centum of the capital, and not only should this provision be scrupulously observed, but the policy of every bank should be to go beyond it, increasing its surplus until it shall stand a guaranty of safety in periods of disturbance, and serve to make dividends surer and larger. To this practice the management of the most successful banks in New York city attribute a large measure of their prosperity, and all of the most thriving banks in the country pursue a like course. After integrity, economy and the exercise of safe judgment in daily transactions, it is the one rule surer than any other to bring advantage and success, for it insures confidence, whereby

business is increased and deposits attracted, making prosperity merely a question of finding a profitable use for money. How true this is has had frequent illustration within the past year in the results following bank consolidations in many commercial centers, the deposits in such cases having increased almost immediately out of all proportion to the new business acquired simply by the consolidation. The moral is not to be mistaken. The public chooses, first, to bank with institutions whose strength is assurance of safety, and, second, where accommodation can be had most easily. Other things being equal, the bank whose surplus is largest in proportion to its capital will enjoy the fullest trust, and consequently command the largest business, a condition which ought to induce even the greediest of stockholders to the exercise of patience if dividends are restricted for a time in order that they may be made more certain and satisfying later on.

BANKING LAW AMENDMENTS.

But two amendments were made to the Banking Law by the Legislature of 1897. One merely added the city of Holyoke, in Massachusetts, and the city of Camden, in New Jersey, to the list of cities whose stocks or bonds are an authorized investment for the deposits in savings banks. The other amends section fifty-two of the Banking Law, by providing that "In case any such corporation [bank of deposit and discount] shall have been or shall be dissolved by final order or judgment of a court having jurisdiction, and a permanent receiver or receivers of the said corporation shall have been or shall be appointed, all actions or proceedings to enforce the liability of stockholders under this section shall be taken and prosecuted only in the name and in

behalf of such receiver or receivers, unless such receiver or receivers shall refuse to take such action or proceeding upon proper request in that behalf made by any creditor, and in that event such action or proceeding may be taken by any creditor of the corporation."

THE MURRAY HILL BANK LITIGATION.

Quite as important and far reaching as any recent change in the law is the construction of one of its provisions by the Court of Appeals in the Murray Hill Bank case. After the Superintendent of Banks had taken possession of that institution, because of his conclusion, as the result of an examination, that it was in an unsafe and unsound condition, and had reported it to the Attorney-General for institution of proceedings for the dissolution of the corporation, attorneys representing a part of the stockholders filed with the Supreme Court a petition and schedules for the voluntary dissolution of the bank, upon which, notwithstanding the strenuous opposition of the Attorney-General and the Superintendent of Banks, an order was issued requiring all persons interested to show cause why the prayer of the petition should not be granted, and also appointing temporary receivers of the bank. Clear and strong in the conviction that to permit this action to stand would be to establish a vicious precedent, I urged the Attorney-General to press the insolvency proceedings and to contest to the court of last resort the order decreeing a voluntary dissolution, which he did with ability and zeal. The interests of creditors and shareholders were undoubtedly injuriously affected by this conflict of procedure, and I lost no opportunity to impress upon the attorneys in the action for

voluntary dissolution, and upon their principals as well, that their course was prejudicial to the interests of the bank, wasteful of its assets, and sure to be unsuccessful in the end.

It is not important to recall in detail the several steps in the litigation, but it is enough to state that after nearly nine months of delay and costly procedure, the Court of Appeals, all concurring, completely sustained the contention of the Attorney-General and the Superintendent of Banks. The court held not merely that the institution of proceedings for a voluntary dissolution of a bank when its property is in the actual custody of the State is in contravention of the general plan and purposes of the Banking Act, but that to permit a bank in these circumstances to be so wound up would be contrary to public policy. The first proposition seems as clear a conclusion of law as the latter must appear upon reflection, to any one who thoughtfully considers it, a dictum of good sense and wise business conduct. Nothing could be more absurd and repugnant than that those who are presumptively, even though innocently, responsible for an institution's downfall, and who have failed even to discover the ruin they have caused, should be permitted to still control the business. Much less would it be tolerable if such wrecking comprehended criminality. That the Court of Appeals has declared it illegal strengthens the hands of the Superintendent of Banks for protecting public and private interests, and establishes a salutary rule of law and of procedure under the Banking Act which it would have been altogether unfortunate to have had decided otherwise, though even an adverse decision would have been preferable to leaving the question open as a possibility of further dispute or contest.

A CONTRASTING EXPERIENCE.

Sharply contrasting with the Murray Hill bank experience, it is a gratification to be able to cite the saving of the German-American Bank of Tonawanda from insolvency. In February, 1897, this institution closed its doors because unable to meet the demands of depositors, and I immediately entered upon possession of its business and affairs, reporting the fact to the Attorney-General pursuant to law. Holding the case securely in hand, with precautions regarded as adequate against the institution of proceedings in voluntary dissolution, my efforts were given to effect a rehabilitation of the institution, which was achieved within a month. Negotiations with certain of the directors, and through them with a large proportion of the depositors and the bank's correspondents, resulted in the perfecting of agreements whereby there should be a forbearance as to claims against the bank, and the directors referred to should pay to the account of undivided profits the sum of $75,000 for the strengthening of the institution. Everything was duly accomplished as thus agreed, and the bank reopened in probably a better condition than it had been in years, and with the entire local community delighted that failure had been averted and its necessarily accompanying disturbances escaped. The institution appears to have since enjoyed a reasonable degree of prosperity and to have the right to expect a successful future.

OTHER INSTITUTIONS.

The condition of the savings banks, trust companies, safe deposit companies, savings and loan associations and foreign mortgage companies under the supervision of the Superintendent of Banks will be shown by reports to be submitted to your Honorable Body at a later date, as contemplated by law.

ROSTER OF THE DEPARTMENT.

The list of officers and employes of the Department on September 30, 1897, with the rate of compensation of each, is shown herewith:

	Per year.
Frederick D. Kilburn, Superintendent	$7,000
James S. Thurston, Deputy Superintendent	4,000
George I. Skinner, Chief of Foreign Mortgage and Building and Loan Bureau	4,000
Frederick J. Seaver, Private Secretary to Superintendent	2,700
John D. Moriarty, Chief Clerk and Examiner	2,400
James S. Love, Clerk and Examiner	1,500
T. M. Romeyn, Clerk and Examiner	1,200
Helen C. Norton, Stenographer	1,200
Edna M. Sherwin, Stenographer	900

	Per diem when actually employed.
B. S. W. Clark, Examiner	$18 and railroad fare.
A. C. Judson, Examiner	16 and railroad fare.
G. S. Leonard, Examiner	15 and railroad fare.
P. H. Backus, Examiner	14 and railroad fare.
E. H. Thompson, Examiner	13 and railroad fare.
Ezra White, Examiner	12 and railroad fare.
A. H. Reynolds, Jr., Examiner	10 and railroad fare.
P. H. Mooney, Examiner	10 and railroad fare.
S. L. Slade, Examiner	10 and railroad fare.
F. H. Parker, Examiner	10 and railroad fare.
H. J. Young, Examiner	10 and railroad fare.
F. A. Waters, Examiner	10 and railroad fare.
Charles W. Hermans, Examiner	8 and railroad fare.
H. S. Champlin, Examiner	8 and railroad fare.
W. S. Allen, Examiner	8 and railroad fare.
J. S. McMaster, Examiner	8 and railroad fare.
H. M. Wendell, Examiner	8 and railroad fare.
Ambrose Jones, Examiner	8 and railroad fare.
David O. Batterson, Examiner	8 and railroad fare.
E. K. Henderson, Examiner	8 and railroad fare.
F. E. Wadhams, Examiner	8 and railroad fare.
Philip Joyce, Emergency Examiner	8 and railroad fare.

TOTAL RESOURCES.

The total resources of all the moneyed institutions under the supervision of this Department, as shown by their last reports, are as follows:

Banks of deposit and discount, September 15, 1897	$329,272,539
Savings banks, July 1, 1897	839,671,900
Trust companies, July 1, 1897	443,465,620
Safe deposit companies, July 1, 1897	4,927,124
Foreign mortgage companies, January 1, 1897	23,427,559
Building and loan associations, January 1, 1897	54,490,218
Total	$1,695,254,960

The increase, as compared with the resources of the same classes of institutions at corresponding dates in 1896, is $137,291,278.

CLOSED BANKS.

The appended table contains a list of the banks which closed during the last fiscal year, with a statement of their location, dates of closing, and the amount of their capital stock:

CLOSED BANKS.	Location.	Date of closing.	Capital.
Leonard Story, banker*	Waterloo	May 5, 1897	$25,000
South End Bank*	Albany	June 12, 1897	100,000
Bank of Commerce†	Buffalo	October 14, 1896	200,000
Long Island Bank‡	Brooklyn		400,000
			$725,000

* Closed voluntarily. † Failed. ‡ Closing.

NEW BANKS.

The new banks organized during the fiscal year are as follows, together with their location, dates of authorization, and amount of capital stock:

NEW BANKS.	Location.	Date of authorization.	Capital.
Citizens' Bank of LeRoy	Le Roy	December 23, 1896	$50,000 00
First State Bank of Canisteo	Canisteo	April 28, 1897	25,000 00
			$75,000 00

CAPITAL.

The amount of capital employed by the State banks of deposit and discount and by individual bankers on the 30th of September, 1897, together with the decrease therein during the year, is as follows:

Amount of capital, September 30, 1896	$31,220,700
Capital of banks organized during the year	75,000
	$31,295,700
Capital of banks closed or closing	725,000
Capital stock, September 30, 1897	$30,570,700
Capital stock, September 30, 1896	31,220,700
Decrease for the year (net)	$650,000

OUTSTANDING CIRCULATION.

There are still outstanding $77,979 of the circulating notes of banks incorporated under the laws of this State which have not been advertised for redemption, and which are not secured, as follows:

Chemung Canal Bank	$13,506
Delaware and Hudson Canal Bank	705
Livingston County Bank	9,300
The Manhattan Company	44,721
Onondaga County Bank	9,747
	$77,979

It is not doubted that the Manhattan Company and the Chemung Canal Bank would redeem their notes on presentation. The other banks mentioned have long since gone out of active business.

BANK RESOURCES AND LIABILITIES.

The resources and liabilities of all the State banks of deposit and discount in New York on the fifteenth day of September, 1897, are shown in the appended table in comparison with the resources and liabilities of the same classes of institutions engaged in business September 3, 1896:

Resources.

	1896.	1897.
Loans and discounts, less due from directors	$167,845,445	$174,202,642
Liability of directors as makers	5,572,019	6,412,205
Overdrafts	201,549	198,826
Due from trust companies, banks, bankers and brokers	19,977,257	34,356,894
Real estate	8,765,235	9,595,978
Mortgages owned	2,929,983	3,132,322
Stocks and bonds	15,909,374	17,925,336
Specie	13,312,193	17,507,651
U. S. legal-tenders and circulating notes of national banks	18,500,557	19,011,543
Cash items	18,343,277	45,470,008
Loss and expense account	673,907	
Assets not included under any of the above heads	1,763,445	1,458,469
Add for cents	764	665
	$278,795,005	$329,272,539

Liabilities.

Capital. .	$31,220,700	$30,570,700
Surplus fund. .	19,942,816	19,291,544
Undivided profits. .	8,308,318	7,983,495
Due depositors on demand	181,828,696	224,349,746
Due to trust companies, banks, bankers and brokers	17,969,111	32,121,522
Due to individuals and corporations other than banks and depositors. . .	424,697	
Due savings banks	11,968,674	11,585,692
Due the Treasurer of the State of New York	1,220,873	2,689,088
Amount not included under any of the above heads	910,778	680,410
Add for cents	342	342
	$278,795,005	$329,272,539

SECURITIES AND CASH HELD IN TRUST.

The appended table shows the securities and cash deposited with the Superintendent of Banks in trust by the several banks, individual bankers and trust companies, and held by him at the close of the fiscal year:

United States 2 per cent. bonds	$121,000 00
United States 4 per cent. bonds	1,058,000 00
United States 5 per cent. bonds	1,000 00
United States 6 per cent. bonds	4,000 00
New York city 2½ per cent. bonds	525,000 00
New York city 3 per cent. bonds	1,475,000 00
Brooklyn city 3 per cent. bonds	370,000 00
Brooklyn city 3½ per cent. bonds	250,000 00
Brooklyn city 4 per cent. bonds	100,000 00
Buffalo city 3½ per cent. bonds	20,000 00
Niagara Falls city 4 per cent. bonds	20,000 00
Rochester city 3½ per cent. bonds	50,000 00
Bonds and mortgages	50,000 00
Cash. . .	378 98
	$4,044,378 98

FINANCIAL STATEMENT OF THE BANKING DEPARTMENT.

The following statement shows the names and compensation of the Superintendent and employes and all the expenses of the Department paid during the fiscal year ended September 30, 1897:

GENERAL FUND.

Dr.

To balance unexpended, October 1, 1896, general fund	$2,681 81	
For expenses of closed banks	121 99	
To appropriations (chapter 948, Laws of 1896; and chapter 790, Laws of 1897):		
For salary of Superintendent	6,000 00	
For other salaries, expenses and rent of New York office	20,000 00	
		$28,803 80

Cr. by Salaries.

Frederick D. Kilburn, Superintendent	$6,000 00	
James S. Thurston, Deputy Superintendent	4,000 00	
F. J. Seaver, Private Secretary	2,450 00	
James S. Love, Clerk and Examiner	500 00	
H. C. Norton, Stenographer	1,200 00	
A. P. Sullivan, Watchman	240 00	
Mary McDonough, Clerk	55 00	

By Other Expenses.

Printing, binding, advertising, etc	3,109 94	
Expressage	496 38	
Telephone and telegraph	463 69	
Office supplies, etc	1,058 14	
Postage	550 00	
Books, stationery, papers, clippings, etc	132 26	
Examining securities	30 00	
Washing and ironing towels	18 00	
J. D. Moriarty, attending court	9 34	
Rent of office for examiners, New York city	950 00	
Expenses New York office	118 57	
		21,381 32
Balance unexpended, October 1, 1897		$7,422 48

INTEREST FUND—DEPOSITS FAILED SAVINGS BANKS.

Dr.

To balance, October 1, 1896	$2,789 30	
To interest, January 1, 1897	1,426 48	
To interest, July 1, 1897	1,405 23	
		$5,621 01

Cr. by Salary.

John D. Moriarty, Chief Clerk and Examiner	2,400 00
Balance October 1, 1897	$3,221 01

Dr.

To dormant account appropriation (chapter 948, Laws of 1896)	$1,000 00

Cr. by Salary.

James S. Love, Clerk and Examiner	$1,000 00

Dr.

To appropriation for expenses of Superintendent (chapter 948, Laws of 1896)	$1,500 00

Cr. by Expenses

Frederick D. Kilburn, Superintendent, expenses	$1,500 00

FOREIGN MORTGAGE AND BUILDING AND LOAN ASSOCIATION FUND.

Dr.

To combined appropriations (chapter 948, Laws of 1896)	$7,500 00	
Less overdrafts, 1896	88 17	
		$7,411 83

Cr. by Salaries.

George I. Skinner, in charge of bureau	$2,333 35	
C. R. Hall, formerly in charge of bureau	1,666 65	
T. M. Romeyn, Clerk and Examiner	1,200 00	
Edna M. Sherwin, Stenographer	525 00	
Mary E. Loomis, formerly Stenographer	112 00	

By Other Expenses.

Printing, binding, etc	979 58	
		6,816 58
Balance, October 1, 1897		$595 25

PETTY FUND.

To fees, under section 32 of the Banking Law, copying, etc.

Dr.

Balance, October 1, 1896	$69 16	
Received during the year	264 68	
		$333 84

Cr. by Payments.

By payments various items	199 53
Balance, October 1, 1897	$134 31

ACCOUNT WITH THE MECHANICS AND FARMERS' BANK —EXAMINERS' FUND.

Dr.

To balance, October 1, 1896	$1,577 17	
Deposited from October 1, 1896, to October 1, 1897	49,792 94	
		$51,370 11

Cr.

By services and expenses, A. C. Judson, Examiner.....	$4,544 00	
By services and expenses, P. H. Backus, Examiner.....	3,518 30	
By services and expenses, B. S. W. Clark, Examiner.....	3,893 67	
By services and expenses, F. H. Parker, Examiner.....	2,540 00	
By services and expenses, P. H. Mooney, Examiner.....	931 71	
By services and expenses, S. L. Slade, Examiner.....	1,318 09	
By services and expenses, E. J. Connell, Examiner.....	924 28	
By services and expenses, E. L. Judson, Examiner.....	1,008 00	
By services and expenses, F. W. Jackson, Examiner.....	357 75	
By services and expenses, H. M. Wendell, Examiner.....	2,059 56	
By services and expenses, E. K. Henderson, Examiner.....	1,173 90	
By services and expenses, M. S. Eustace, Examiner.....	636 56	
By services and expenses, A. H. Reynolds, Jr., Examiner..	2,156 16	
By services and expenses, W. S. Allen, Examiner.....	2,195 51	
By services and expenses, H. J. Young, Examiner.....	3,213 63	
By services and expenses, F. A. Waters, Examiner.....	968 27	
By services and expenses, Ambrose Jones, Examiner.....	1,409 12	
By services and expenses, H. S. Champlin, Examiner.....	1,721 23	
By services and expenses, Philip Joyce, Examiner.....	84 14	
By services and expenses, E. H. Thompson, Examiner.....	3,451 50	
By services and expenses, G. S. Leonard, Examiner.....	4,065 70	
By services and expenses, J. S. McMaster, Examiner.....	2,043 72	
By services and expenses, C. R. Hall, Examiner.....	2,270 98	
By services and expenses, D. O. Batterson, Examiner.....	1,175 89	
By expenses, F. J. Seaver.....	222 53	
By services, A. T. Campbell.....	350 00	
By expenses, George I. Skinner.....	10 77	
By services and expenses, Ezra White.....	336 00	
By services, K. E. Chamberlain, copying.....	15 00	
Equity Savings Society, protested check.....	31 31	
Empire Loan and Investment Company, protested check....	157 43	
New York Telephone Company.....	49 16	
Paid State Treasurer, collected from Bank of Commerce, Buffalo.	75 00	
		$43,908 87
Balance on hand, October 1, 1897.....		$2,461 24

RECOMMENDATIONS.

The Banking Law is in many respects crude, if not confused, and it ought to be carefully and thoroughly revised in the near future, such revision extending to some modification of existing provisions. The title covering Co-operative Savings and Loan Associations in particular is uncertain as to meaning in some of its parts, and I have occasion frequently to request interpretation of it by the Attorney-General. I assume that this work of revision when undertaken will be performed by the Statutory Re-

vision Commission, and yet, in order to assure that it will be properly accomplished, there requires to be so much of practical knowledge, which only actual experience can afford, that there should be associated with it a banker who is a lawyer as well, and also a conservative manager of a Savings and Loan Association. I believe it would be a profitable employment of public funds to appropriate a moderate sum for the service of two such men to prepare suggestions on the subject, with the requirement that after approval by the Superintendent of Banks they be transmitted to the Statutory Revision Commission for its consideration and incorporation in the revised law.

The sections of the Banking Act referring to individual bankers are at least incomplete, in that they contain no specific requirements as to the capital to be paid in. If this character of semi-corporate organization is to be permitted to continue as to new institutions, the defect in question surely ought to be remedied, and the condition imposed with reference to capital which obtains as to fully incorporated banks. But in some quarters at least the view is held that the provisions referred to were intended by the Legislature to relate only to individual bankers who were actually established in business at the date of the passage of the Banking Law, and that it was not contemplated that any new individual bankers should be authorized. I concur fully in the conclusion that it is not desirable to permit banks of this kind to be established. The power and prerogatives which attach to banking ought not to be vested in any single citizen, but should be lodged only with bodies of men in legal association and with interests "separate like the fingers, yet one like the hand"—each interested against wrongs or abuses and all joining in the designation of a management accountable to themselves

and subject to State control under clear provisions of law. I therefore recommend that the law be so amended as to forbid in distinct terms the authorization of any new individual banker to transact business.

I renew the recommendation submitted by me a year ago in regard to requiring a deposit of money or securities with the Superintendent of Banks by Building and Loan Associations, to be held in trust by him as a guaranty that such institutions will satisfy the assessments levied upon them for the support of the Department and for the cost of their examination. The amount need not be large, not in excess of $500 in any instance, with a minimum of $50, in the discretion of the Superintendent. In response to this suggestion, when made a year ago, it was urged by some of the parties in interest that a sweeping requirement covering all associations was unnecessary, and that every desired end could be gained by simply conferring upon the Superintendent the authority to exact deposits in cases where he might deem them requisite. This is probably true, and yet it would impose upon the Superintendent the unpleasant task of making discriminations. All institutions under the Department's supervision except these associations, foreign mortgage and investment companies, safe deposit companies and savings banks are already required to make like deposits, and I know of no really good reason why exemption should be made in favor of any except the savings banks. It is certainly no more a reflection upon a savings and loan association than it is upon a bank to be compelled to thus secure the Department.

Chapter 326 of the Laws of 1895, providing for the incorporation of associations for lending money upon a pledge or mortgage of personal property, and regulating the business of such

associations, is practically an authorization of pawnbroking without requiring an actual delivery of the pledged property, and its enactment was influenced in part by the belief that it would save something to those in need of pecuniary assistance from the excessive interest usually exacted by pawnbrokers, while at the same time the use and benefit of the pledged chattels would be continued to their owners. Under this law 36 associations had been formed and had filed bonds with the Superintendent of Banks prior to September 30, 1897.

The only duties which the law imposes upon me with reference to these associations are to approve the bond which each is required to file annually, and also to receive the annual reports which it is prescribed they must make. Making no examination of these associations, I have no means of knowing officially, or even with certainty, that the limitation as to dividends which they may pay is evaded, but it has been represented to me that some of them have as stockholders only the members of a single family, enough of whom are salaried officers in the management to afford assurance that the net earnings will not reach the figure named in the law as warranting the Superintendent of Banks to order a reduction in the rates of interest charged. If the charitable idea which is supposed to be in part the justification for the law is to receive full development, some amendment of the statute may be desirable.

Intrigue and agitation to injure the interests of savings bank depositors continue almost incessantly by men having dishonest ends in view, with support unfortunately by others whose motives are unquestionably the best, though their understanding of the case is a grievously mistaken one. I refer particularly to the demand that the lists of savings bank accounts which may lie un-

touched for a number of years be published, or at least made accessible to inquirers. Any one having the right to such information need not have the slightest difficulty in obtaining it under the present practice, while from those who have no concern with it except for purposes of speculation or swindling it ought to be withheld absolutely. Quite commonly deposits are made with savings banks where the purpose of the depositor is to continue them without addition or reduction until emergency compels their use or until the completion of some fixed period. Not infrequently, as I am advised, such depositors are the wives of drunken or worthless husbands, and their deposits the savings from arduous labor attended by bitter self-denial. Permit the possibility of publicity in regard to the existence of such accounts, and the wives, whose only resource they are if sickness comes to themselves or to their children, would be terrorized into handing them over to their husbands, to be dissipated in drink or worse. In other instances the information would be seized upon by predatory attorneys for the fleecing of people untrained in business or credulous by nature. The savings banks of New York are among the most useful of all the State's great institutions, and their one need and that of their depositors today is that mischievous legislation shall not touch them.

An opinion was issued from the Attorney-General's office some time since, holding that depositors in savings banks are taxable on their deposits, and it has since been the practice of the Board of State Tax Commissioners, when applied to by local assessors for instruction upon this point, to refer the applicants to the opinion above cited. In some localities, certainly, the assessors were controlled by this opinion, and undertook to assess such deposits. Out of this action litigation has followed in one instance, and the

matter is now pending in the courts. Against the Attorney-General's view the savings banks oppose an opinion supplied to them by eminent counsel in New York, holding that the tax law is not fairly susceptible of the Attorney-General's construction. To me the latter contention seems best supported by argument and more in accordance with the statute as I read it. Regardless of which is right, however, and also independent of the question whether such deposits should or should not be taxable, there will be no controversy as to the proposition that the law should be so plain that dispute as to its meaning shall be impossible.

The case now pending in the courts will, of course, result in time in establishing a conclusive construction of the statute, but would it not be preferable that a quicker determination be made by the Legislature itself? My own judgment is very strong that these deposits should be specifically exempted from assessment for purposes of taxation. While there undoubtedly are accounts in the savings banks which these institutions were never intended to accommodate, their proportion to the whole amount of deposits is not large, and if driven out by any scheme of taxation, or by any method of exclusion, they would in all probability follow the rule which obtains generally as to personalty, and escape the vigilance of the assessors. Consequently any exemption granted to savings bank deposits would practically operate to benefit only poor people and to relieve only small sums from tax burdens. I maintain not only that the State can afford to make this concession, but that it can not afford not to do it. The average rate of interest in this State is rapidly decreasing, especially as to the classes of securities in which savings banks are allowed by law to invest, the larger cities floating their bonds at 3 per cent., even obscure school districts rarely paying over

4 per cent., and real estate mortgages being in some cases negotiated upon the same basis. It is not exceptional where the rate of 3½ per cent. is all that a savings bank is now able to pay in dividends to its depositors, and it is probable that in the comparatively near future 3 per cent. will be the outside rate that even the strongest of them can give. If the moneys of poor people yielding but this paltry income are to be taxed also, there can be no result other than that the holdings of the savings banks will be depleted by many millions of dollars, the owners being tempted by the hope of realizing larger profits to invest in speculative ventures, often at the cost of an entire loss and with entailment of destitution and misery to the loser. Designing men or self-deceived visionaries are always lying in wait in multitudes to allure the weak and unsophisticated to investments which become their prey or are sacrificed through their incapacity. It would be a misfortune which I shudder to contemplate if the thousands whom savings bank investments now render independent were to be pauperized through the adverse operation of any law even indirectly influencing them away from investments assuring safety to hazards with their promise of larger gains. The slight tax revenues which the State might thus realize would be dearly bought if poor rates were to be increased in consequence and the self-reliance and self-respect of men and women destroyed in the same hour.

These depositors are mainly a class of people who are without business experience, many of them widows or orphans, and nearly all wage-earners, some of them worn out by years and toil. Visit any savings bank during its dividend period, and study their faces and persons, and no inquiry regarding their history or environ-

ment will be necessary to the conviction that life is to them a stern struggle, and privation a daily experience.

A second very practical consideration in this connection is as to what would be the effect upon the bonds of cities, towns and school districts in this State if the resources of the savings banks should be largely depleted. It is the demand for such securities by savings banks which is, in great part, the occasion for the low rates of interest at which these subdivisions of the State are able to market their evidences of indebtedness, and if this market were to be diminished loans could not be placed upon any such favorable terms as now obtain.

With any reasonable scheme for excluding those who are in a fair sense capitalists from the use of savings banks, I would be in cordial sympathy, but the subject is a perplexing one, and I am not prepared to suggest a plan which I feel would assure an altogether satisfactory solution of it. Better by all means let there be an occasional abuse in this direction than that hardship or injustice be wrought to the needy whom it is the legitimate function of the savings banks to serve. In the matter of encouraging and developing frugality, thrift and non-dependence on charity, these institutions have done, and are continually doing, a grand work. They have always received special consideration by the Legislature, and it would be a public misfortune of incalculable proportions if this policy were to be in any adverse manner modified. So long as great fortunes escape payment of taxes in fact, even if not in virtue of lawful exemption, it can not be regarded as an undue concession if the depositors in our savings banks be given the right to accumulate the paltry sums which constitute the mass of accounts without being made to feel that they are taxed because they have been provident.

The further recommendation, renewed from a year ago, is respectfully submitted, that the obligation be imposed by statute upon the directors of every State bank to create an examining committee to count its cash and examine all paper held by it at least as often as once in six months. The oath of office taken by a director upon qualifying gives the pledge that he will "diligently and honestly administer the affairs of such corporation," and I take it that this should mean that he will discharge the duty with thoroughness, and not merely in a general and perfunctory manner, as is apt to be the practice where no definite obligations are established. Defalcations and reckless or ruinous investments usually occur where responsibility is permitted to be exercised by a single individual, and would generally be escaped if directors were to conduct periodically such examinations of a bank's assets and management as this Department undertakes annually.

Notwithstanding its failure to command executive approval, I am still persuaded of the wisdom of the measure which your Honorable Body passed a year ago, providing that upon the insolvency of any State bank of deposit, savings bank, trust company or safe deposit company, the Superintendent of Banks should have authority in respect thereto corresponding to that conferred upon the Comptroller of the Currency, by the National Bank Act, as to like cases. Undoubtedly some of the details of that particular bill might be wisely modified, but I am certain that its general scheme would comprehend great benefits. The case of the German-American Bank of Tonawanda, previously cited in this report, affords an excellent illustration of the possibilities which would obtain under it. The course taken with the Tonawanda institution would be feasible under the present system only in rare instances, whereas not improbably it might be employed often

under the proposed plan, whereby the Superintendent of Banks would be empowered to terminate a receivership at any time, and deliver the property and business of a failed corporation to the stockholders if they should take action warranting such procedure by him. With the existing system, a receiver would be likely to resist such a terminating of his control, and might thereby open the way to expensive litigation, while even if this were not the case the costs would be so great from the beginning as to make rehabilitation impracticable. Indeed, I can not conceive of a single advantage pertaining to the present procedure as to receiverships which would not attach also to that here proposed, while there are many that the latter holds which are unattainable under the former, especially economy, simplification and power to re-establish an institution in business, if, after once closing, its shareholders, or others interested, are able to arrange a plan of reorganization assuring safety to the institution, to the depositors, and to the public generally. Most of the criticisms directed against the measure which failed to become a law last year could be met and satisfied without in any way impairing its effectiveness, and while I can, of course, have no personal interest or concern in the matter, yet, officially, I should feel that a public duty which devolves upon me had not been performed if I were to fail to urge upon the Legislature the views herewith submitted.

Respectfully submitted,

F. D. KILBURN,

Superintendent of Banks.

APPENDIX.

STATEMENT of securities held by the Superintendent in trust for each of the banking associations and individual bankers on October 1, 1897.

NAMES OF BANKS.	Location.	Two per cent.	Four per cent.	Six per cent.
Albany County Bank, The	Albany		$1,000	
Alliance Bank	Rochester		1,000	
America, The Bank of	New York city		1,000	
American Exchange Bank of Buffalo	Buffalo		1,000	
Amityville, The Bank of	Amityville		1,000	
Andover State Bank	Andover	$1,000		
Angelica, Bank of	Angelica	1,000		
Astor Place Bank	New York city		1,000	
Attica, The Bank of	Attica		1,000	
Baldwin's Bank of Penn Yan	Penn Yan		1,000	
Baldwinsville State Bank, The	Baldwinsville	1,000		
Bank of the State of New York, The	New York city	1,000		
Batavia, Bank of	Batavia		1,000	
Bedford Bank	Brooklyn		1,000	
Bowery Bank of New York, The	New York city		1,000	
Broadway Bank of Brooklyn	Brooklyn		1,000	
Bronx Borough Bank	New York city		1,000	
Brooklyn Bank, The	Brooklyn		1,000	
Buffalo, The Bank of	Buffalo		1,000	
Buffalo Commercial Bank, The	Buffalo	1,000		
Canal Street Bank	New York city		1,000	
Cape Vincent, The Bank of	Cape Vincent		1,000	
Cattaraugus, Bank of	Cattaraugus		1,000	
Central Bank of Rochester, The	Rochester		1,000	
Central Bank of Westchester County, The	White Plains		1,000	
Chateaugay, The Bank of	Chateaugay		1,000	
* Chemung Canal Bank	Elmira			
Citizens' Bank of Arcade, The	Arcade		1,000	
Citizens' Bank of Buffalo	Buffalo		1,000	
Citizens' Bank of Dansville, The	Dansville		1,000	
Citizens' Bank of Le Roy	Le Roy	1,000		
Citizens' Bank of Locke, N. Y., The	Locke		1,000	
Citizens' Bank of Perry, N. Y., The	Perry		1,000	
Citizens' Bank, The	Waverly		1,000	
City Bank, The, Buffalo, N. Y	Buffalo	1,000		
Clinton Bank	New York city		1,000	
Colonial Bank, The	New York city		1,000	
Columbia Bank	New York city	1,000		
Commercial Bank	Rochester		1,000	
Commercial Bank	Syracuse		1,000	
Corn Exchange Bank, The	New York city		1,000	
Dobbs Ferry Bank	Dobbs Ferry		1,000	
Dundee State Bank	Dundee			$1,000
East Aurora, The Bank of	East Aurora		1,000	
Eighth Ward Bank of Brooklyn	Brooklyn		1,000	
Electric City Bank	Niagara Falls		1,000	
Eleventh Ward Bank	New York city	1,000		
Ellicott Square Bank of Buffalo	Buffalo		1,000	
Ellicottville, The Bank of	Ellicottville		1,000	
Elmira City Bank, The	Elmira		1,000	
Exchange Bank	Clayton		1,000	
Farmers and Mechanics' Bank of Buffalo, N. Y., The	Buffalo	1,000		
Farmers and Mechanics' Bank	Fort Plain		1,000	
Farmers and Mechanics' Bank	Jamestown		1,000	
Farmers and Merchants' Bank	Cobleskill		1,000	
Farmers and Merchants' Bank of Spencer, The	Spencer	1,000		
Farmers and Merchants' State Bank	Oneida		1,000	
Far Rockaway Bank	Far Rockaway		1,000	
Fifth Avenue Bank	Brooklyn		1,000	
Fifth Avenue Bank of New York, The	New York city		1,000	
First State Bank of Canisteo	Canisteo		1,000	
Flushing Bank	Flushing		1,000	
Fourteenth Street Bank in the City of New York	New York city		1,000	
Freeport Bank of Freeport, Queens County, N. Y., The	Freeport		1,000	
Frontier Bank of Niagara	Niagara Falls		1,000	

* Five per cent., $1,000.

Statement of securities, etc.—(Continued).

NAMES OF BANKS.	Location.	Two per cent.	Four per cent.	Six per cent.
Fulton Bank, The	Brooklyn		$1,000	
Gansevoort Bank, The	New York city		1,000	
Genesee, The Bank of	Batavia	$1,000		
German-American Bank of Brooklyn	Brooklyn		1,000	
German-American Bank of Buffalo, N. Y.	Buffalo		1,000	
German-American Bank, The	New York city		1,000	
German-American Bank of Rochester, The	Rochester		1,000	
German-American Bank of Tonawanda, The	Tonawanda		1,000	
German Bank, The	Buffalo		1,000	
German Exchange Bank of the City of New York, The	New York city		1,000	
Germania Bank of the City of New York, The	New York city		1,000	
Glen Cove Bank of Glen Cove	Glen Cove		1,000	
Gouverneur, Bank of	Gouverneur		1,000	
Gowanda, Bank of	Gowanda		1,000	
Greenwich Bank of the City of New York, The	New York city			$1,000
Hamburgh, Bank of	Hamburgh		1,000	
Hamilton Bank of Brooklyn	Brooklyn		1,000	
Hamilton Bank of New York city	New York city		1,000	
Hempstead Bank	Hempstead		1,000	
Herkimer Bank	Herkimer		1,000	
Holland, Bank of	Holland		1,000	
Holland Patent, The Bank of	Holland Patent		1,000	
Home Bank, The	New York city		1,000	
Hornellsville, Bank of	Hornellsville		1,000	
Howell M. Reeve, Banker	Riverhead		1,000	
Hudson R. Bank of the City of New York, The	New York city		1,000	
Huntington, The Bank of	Huntington		1,000	
Individual Banking Co	De Ruyter		1,000	
Jamaica, The Bank of	Jamaica		1,000	
Johnstown Bank, The	Johnstown		1,000	
Juliand Bank, The	Greene		1,000	
Kings County Bank of Brooklyn	Brooklyn		1,000	
Lancaster, The Bank of	Lancaster		1,000	
Le Roy, The Bank of	Le Roy		1,000	
Long Island Bank, The	Brooklyn		1,000	
Lumber Exchange Bank, The	North Tonawanda	1,000		
Madrid Bank	Madrid		1,000	
Mamaroneck Bank, The	Mamaroneck		1,000	
Manhattan Company, The	New York city		1,000	
Manufacturers' Bank of Cohoes	Cohoes		1,000	
Manufacturers and Merchants' Bank, The	Gloversville		1,000	
Manufacturers and Traders' Bank	Buffalo		1,000	
Marine Bank of Buffalo, The	Buffalo		1,000	
Mather, A. D. & Co.'s Bank	Utica		1,000	
Mechanics' Bank	Brooklyn		1,000	
Mechanics and Farmers' Bank of Albany	Albany		1,000	
Mechanics and Traders' Bank of Brooklyn, The	Brooklyn		1,000	
Mechanics and Traders' Bank, The	New York city		1,000	
Merchants' Bank of Buffalo	Buffalo		1,000	
Merchants' Bank of Rochester	Rochester		1,000	
Metropolis, Bank of the	New York city		1,000	
Metropolitan Bank	Buffalo		1,000	
Millbrook, Bank of	Millbrook		1,000	
Monroe, Bank of	Rochester		1,000	
Mount Morris Bank	New York city		1,000	
Mount Vernon, New York, Bank of	Mount Vernon			1,000
Murray Hill Bank	New York city		1,000	
Mutual Bank, The	New York city		1,000	
Nassau Bank, The	New York city		1,000	
New Amsterdam, The Bank of	New York city		1,000	
New Rochelle, The Bank of	New Rochelle		1,000	
New York Produce Exchange Bank	New York city		1,000	
New York State Banking Company	Syracuse		1,000	
Niagara Bank of Buffalo	Buffalo		1,000	
Niagara, Bank of	Niagara Falls		1,000	
Nineteenth Ward Bank	New York city		1,000	
North Collins, The Bank of	North Collins		1,000	
Northport, Bank of	Northport		1,000	
North Side Bank of Brooklyn	Brooklyn		1,000	
Northville Bank, The	Northville		1,000	
Ogdensburg Bank	Ogdensburg		1,000	
Oneida County Bank	Utica		1,000	
Oriental Bank, The	New York city		1,000	

Statement of securities, etc.—(Continued).

NAMES OF BANKS.	Location.	Two per cent.	Four per cent.	Six per cent.
Oyster Bay Bank	Oyster Bay		$1,000	
Pacific Bank, The	New York city		1,000	
Park Bank of Albany, The	Albany		1,000	
Patchogue Bank, The	Patchogue		1,000	
Peconic Bank, The	Sag Harbor		1,000	
People's Bank, The	Binghamton		1,000	
People's Bank of Brooklyn	Brooklyn		1,000	
People's Bank of Buffalo, The	Buffalo		1,000	
People's Bank of Hamburgh, The	Hamburgh		1,000	
People's Bank of Haverstraw, The	Haverstraw		1,000	
People's Bank of Johnstown, N. Y., The	Johnstown		1,000	
People's Bank of Lansingburgh, The	Lansingburgh		1,000	
People's Bank of Margaretville	Margaretville		1,000	
People's Bank of Mount Vernon, N. Y.	Mount Vernon		1,000	
People's Bank of the City of New York, The	New York city		1,000	
People's Bank of Potsdam, N. Y., The	Potsdam		1,000	
People's State Bank of East Randolph, The	East Randolph		1,000	
Philadelphia, Bank of	Philadelphia		1,000	
Phœnix Bank, The	Phœnix	$1,000		
Plaza Bank, The	New York city		1,000	
Port Jefferson, The Bank of	Port Jefferson		1,000	
Power City Bank	Niagara Falls		1,000	
Powers Bank, The	Rochester		1,000	
Queens County Bank	Long Island City		1,000	
Richmondville, Bank of	Richmondville		1,000	
Riverside Bank	New York city		1,000	
Robert Gere Bank, The	Syracuse		1,000	
Rockville Centre, Bank of	Rockville Centre		1,000	
St. Lawrence County Bank, Canton, N. Y.	Canton		1,000	
Saugerties Bank, The	Saugerties		1,000	
Schenectady Bank, The	Schenectady		1,000	
Schermerhorn Bank of the City of Brooklyn, The	Brooklyn		1,000	
Schoharie County Bank, The	Schoharie		1,000	
Seventeenth Ward Bank of Brooklyn	Brooklyn		1,000	
Skaneateles, Bank of	Skaneateles		1,000	
Southampton Bank, The	Southampton		1,000	
South Side Bank of Bay Shore, N. Y.	Bay Shore		1,000	
State Bank of Avon	Avon	1,000		
State Bank of Belmont, The	Belmont	1,000		
State Bank of Bolivar	Bolivar	1,000		
State Bank of Brocton	Brocton		1,000	
State Bank of Canastota, N.Y.	Canastota		1,000	
State Bank of Chatham Village, N. Y.	Chatham		1,000	
State Bank of Elmira	Elmira		1,000	
State Bank of Fillmore	Fillmore		1,000	
State Bank of Forestville	Forestville	1,000		
State Bank of Mayville	Mayville		1,000	
State Bank, The	New York city		1,000	
State Bank of Norwood	Norwood		1,000	
State Bank of Pike	Pike	1,000		
State Bank of Randolph	Randolph		1,000	
State Bank of Sherman	Sherman		1,000	
State Bank of Syracuse	Syracuse		1,000	
State Bank of Tonawanda, N. Y., The	N. Tonawanda	1,000		
Staten Island, Bank of	Stapleton		1,000	
Strong State Bank, The	Binghamton		1,000	
Suspension Bridge, The Bank of	Niagara Falls		1,000	
Susquehanna Valley Bank, The	Binghamton		1,000	
Syracuse, The Bank of	Syracuse		1,000	
Twelfth Ward Bank of the City of New York, The	New York city		1,000	
Twenty-sixth Ward Bank of Brooklyn, The	Brooklyn		1,000	
Twenty-third Ward Bank of the City of New York	New York city		1,000	
Union Bank of Brooklyn	Brooklyn		1,000	
Union Bank	Buffalo		1,000	
Union Bank of Medina	Medina		1,000	
Union Bank of Rochester	Rochester	1,000		
Union Square Bank of the City of New York	New York city		1,000	
University Bank	Alfred		1,000	
Wallabout Bank, The	Brooklyn		1,000	
Wayne, of Lyons, N. Y., The Bank of	Lyons		1,000	
Wells, Fargo & Co.'s Bank	New York city		1,000	

Statement of securities, etc. — (Concluded).

NAMES OF BANKS.	Location.	Two per cent.	Four per cent	Six per cent.
West Side Bank	New York city		$1,000	
White Plains Bank	White Plains		1,000	
Woodhaven Bank, The	Woodhaven			$1,000
Worcester, The Bank of	Worcester		1,000	
Yorkville Bank	New York city		1,000	

UNSECURED CIRCULATION.

Incorporated banks whose circulation is not secured and has not been advertised for final redemption and the amount of circulation charged to each bank on September 30, 1897:

Chemung Canal Bank	$13,506
Delaware and Hudson Canal Bank	705
Livingston County Bank	9,300
The Manhattan Company	44,721
Onondaga County Bank	9,747
	$77,979

EXPENSES.

The sum of $28,500 was advanced by the State Treasurer for expenses incurred on behalf of banks of deposit and discount, savings banks, trust and safe deposit companies, for the fiscal year ended with September 30, 1897, and said amount was refunded to the State Treasurer on the 27th day of September and subsequent days.

BANKS whose notes were advertised to be redeemed under the provisions of chapter 331, *Laws of* 1850, *or of chapter* 236, *Laws of* 1859, *or of chapter* 362, *Laws of* 1864, *or of chapters* 541 *and* 585, *Laws of* 1873, *or laws amendatory thereof, and the date on which the period of redemption expired.*

NAMES OF BANKS.	Location.	When redemption period expired.
Addison Bank	Addison	September 1, 1871
Albany, Bank of	Albany	December 12, 1867
Albany City Bank, incorporated	Albany	June 12, 1877
Albany Exchange Bank	Albany	September 14, 1872
Albion, Bank of	Albion	May 17, 1873
Alonzo Wood & Co.'s Bank	Elbridge	January 11, 1873
America, Bank of, incorporated	New York	March 12, 1874
America, Bank of	New York	March 12, 1874
American Exchange Bank	New York	June 20, 1871
Amsterdam, Bank of	Amsterdam	January 18, 1874
Artisans' Bank	New York	December 5, 1867
Atlantic Bank, incorporated	Brooklyn	April 4, 1876
Atlantic Bank	New York	October 29, 1872
Attica, Bank of	Buffalo	June 28, 1878
Auburn, Bank of	Auburn	March 25, 1874
Auburn, Bank of, incorporated	Auburn	June 16, 1877
Auburn City Bank	Auburn	August 26, 1873
Auburn Exchange Bank	Auburn	February 20, 1874
Ballston Spa Bank	Ballston	May 24, 1873
Bank of the State of New York, incorp.	New York	March 18, 1880
Bath, Bank of	Bath	April 18, 1874
Bellinger Bank	Brooklyn	June 1, 1873
Binghamton, Bank of	Binghamton	March 27, 1873
Black River Bank	Watertown	February 24, 1874
Bowery Bank	New York	March 11, 1869
Briggs Bank	Clyde	April 20, 1873
Broadway Bank	New York	January 22, 1880
Brockport Exchange Bank	Brockport	May 7, 1868
Brooklyn Bank	Brooklyn	March 30, 1877
Brooklyn Bank, incorporated	Brooklyn	May 1, 1880
Broome County Bank, incorporated	Binghamton	June 10, 1877
Broome County Bank	Binghamton	August 6, 1875
Buffalo City Bank	Buffalo	December 18, 1872
Bull's Head Bank	New York	December 18, 1875
Burnet Bank	Syracuse	January 11, 1873
Butchers and Drovers' Bank	New York	December 24, 1872
Butchers and Drovers' Bank, incorp.	New York	May 20, 1877
Cambridge Valley Bank	North White Creek	November 15, 1872
Canajoharie Bank	Canajoharie	October 9, 1874
Canandaigua, Bank of	Canandaigua	October 30, 1873
Canastota Bank	Canastota	February 7, 1874
Canton, Bank of	Canton	December 30, 1873
Capitol, Bank of the	Albany	December 14, 1867
Cataract Bank	Lockport	November 15, 1867
Catskill, Bank of	Catskill	March 15, 1877
Cayuga County Bank, incorporated	Auburn	March 9, 1874
Cayuga County Bank	Auburn	March 9, 1874
Cayuga Lake, Bank of	Painted Post	June 12, 1877
Cazenovia, Bank of	Cazenovia	February 6, 1873
Central Bank	Brooklyn	October 31, 1877
Central Bank	Cherry Valley	August 29, 1873
Central Bank, incorporated	Cherry Valley	September 27, 1875
Central Bank	Troy	June 7, 1873
Central City Bank (formerly Crouse Bank)	Syracuse	October 20, 1873
Central New York, Bank of	Utica	March 31, 1868
Chatham Bank	New York	April 28, 1872
Chautauqua County Bank	Jamestown	November 5, 1872
Chautauqua County Bank, incorporated	Jamestown	August 1, 1875
Chemical Bank	New York	August 23, 1883
Chemical Mfg. Co.'s Bank, incorp.	New York	August 10, 1879
Chemung, Bank of	Elmira	February 21, 1876
Chenango, Bank of	Norwich	April 5, 1875
Chester Bank	Chester	April 16, 1873
Chittenango Bank	Chittenango	June 14, 1873
Citizens' Bank	Fulton	September 15, 1872
Citizens' Bank	New York	April 23, 1872

Banks whose redemption period has expired—(Continued).

NAMES OF BANKS.	Location.	When redemption period expired.
City Bank	Brooklyn	November 9, 1874
City Bank	Oswego	July 24, 1885
City Bank	Poughkeepsie	October 14, 1874
City Bank, incorporated	New York	July 19, 1875
Clinton Bank	Buffalo	May 17, 1871
Cohoes, Bank of	Cohoes	July 16, 1878
Columbia Bank	Chatham Four Corners	March 2, 1873
Commercial Bank	Albany	January 27, 1878
Commercial Bank	Clyde	April 16, 1873
Commercial Bank	Glens Falls	March 8, 1873
Commercial Bank	Rochester	May 12, 1874
Commercial Bank	Saratoga Springs	October 29, 1873
Commercial Bank	Troy	December 21, 1870
Commercial Bank	Whitehall	April 22, 1873
Commerce, Bank of	New York	August 3, 1891
Commerce, Bank of, Putnam County	Carmel	April 3, 1873
Commonwealth, Bank of the	New York	June 21, 1873
Continental Bank	New York	May 6, 1879
Cooperstown, Bank of	Cooperstown	May 3, 1877
Corn Exchange Bank	New York	March 28, 1874
Corning, Bank of	Corning	June 2, 1866
Coxsackie, Bank of	Coxsackie	November 7, 1872
Croton River Bank	Southeast	February 1, 1872
Cuba Bank	Cuba	August 15, 1876
Cuyler's Bank of	Palmyra	May 24, 1873
Dansville Bank	Dansville	August 7, 1873
Delaware Bank	Delhi	February 19, 1876
Deposit Bank	Deposit	July 29, 1874
Dover Plains Bank	Dover	November 8, 1872
East River Bank	New York	April 23, 1872
Elmira Bank	Elmira	September 5, 1872
Exchange Bank	Lockport	November 1, 1875
E. S. Rich's Bank of Exchange	Buffalo	April 23, 1873
Fallkill Bank	Poughkeepsie	April 24, 1873
Farmers' Bank	Amsterdam	January 18, 1874
Farmers' Bank	Hudson	November 9, 1872
Farmers' Bank	Lansingburgh	August 19, 1871
Farmers' Bank	Troy	December 12, 1872
Farmers' Bank, incorporated	Troy	September 20, 1878
Farmers' Bank of Attica	Batavia	August 13, 1873
Farmers' Bank of Saratoga County	Crescent	January 24, 1866
Farmers' Bank, Washington County	Fort Edward	September 17, 1873
Farmers and Citizens' Bank, Long Island	Brooklyn	November 1, 1873
Farmers and Drovers' Bank	Somers	March 2, 1875
Farmers and Manufacturers' Bank	Poughkeepsie	October 22, 1874
Farmers and Manufact'ers' Bank, incorp.	Poughkeepsie	October 22, 1874
Farmers and Mechanics' Bank of Genesee	Buffalo	February 20, 1874
Farmers and Mechanics' Bank	Rochester	May 16, 1873
Fayetteville, Bank of	Fayetteville	September 12, 1872
Fishkill, Bank of	Fishkill	June 9, 1874
Flour City Bank	Rochester	April 19, 1873
Fort Edward, Bank of	Fort Edward	January 18, 1874
Fort Plain Bank	Fort Plain	August 9, 1872
Fort Stanwix Bank	Rome	November 16, 1873
Frankfort Bank	Frankfort	March 12, 1873
Fredonia Bank	Fredonia	August 10, 1873
Frontier Bank	Potsdam	February 10, 1874
Fulton Bank	New York	October 7, 1875
Fulton County Bank	Gloversville	March 8, 1873
Genesee, Bank of, incorporated	Batavia	October 13, 1865
Genesee, Bank of	Batavia	January 28, 1873
Genesee County Bank	LeRoy	August 11, 1872
Genesee River Bank	Mount Morris	November 17, 1872
Genesee Valley Bank	Geneseo	January 13, 1874
Geneva, Bank of	Geneva	January 24, 1887
George Washington Bank	Corning	December 28, 1880
Glens Falls Bank	Glens Falls	October 13, 1872
Goshen Bank	Goshen	December 31, 1879
Greenwich Bank	New York	October 30, 1879
Greenwich Bank, incorporated	New York	August 1, 1880
Grocers' Bank	New York	January 15, 1873
Hampden Bank	North Castle	June 27, 1873
Hamilton Bank	Hamilton	July 25, 1873
Hanover Bank	New York	February 28, 1876

Banks whose redemption period has expired — (Continued).

NAMES OF BANKS.	Location.	When redemption period expired.
Havana Bank	Havana	June 7, 1873
Henry D. Barto & Co.'s Bank	Trumansburgh	June 17, 1872
Herkimer County Bank	Little Falls	October 10, 1874
Herkimer County Bank, incorporated	Little Falls	April 4, 1878
H. G. Hotchkiss & Co.'s Bank	Lyons	June 13, 1880
Highland Bank	Newburgh	April 18, 1873
Highland Bank, incorporated	Newburgh	April 18, 1873
H. J. Messenger's Bank	Cortland	February 12, 1874
H. J. Miner's Bank of Utica	Fredonia	March 11, 1867
H. J. Miner & Co.'s Bank	Dunkirk	February 11, 1875
Hollister Bank	Buffalo	May 2, 1865
Hollis, White & Co.'s Bank	Niagara Falls	September 11, 1867
Hornellsville, Bank of	Hornellsville	May 23, 1865
Hope Bank	Albany	April 6, 1877
Hudson River Bank	Hudson	March 9, 1873
Hudson River Bank, incorporated	Hudson	August 29, 1875
Huguenot Bank	New Paltz	November 8, 1873
Hungerford's Bank	Adams	May 19, 1874
Ilion Bank	Ilion	March 10, 1874
Importers and Traders' Bank	New York	June 10, 1871
Interior, Bank of the	Albany	September 11, 1861
International Bank	Buffalo	August 15, 1873
Iron Bank	Plattsburgh	June 1, 1873
Irving Bank	New York	October 29, 1872
J. A. Clark & Co.'s Bank	Pulaski	May 1, 1873
Jamestown Bank	Jamestown	May 11, 1881
Jefferson County Bank	Watertown	November 20, 1874
Jefferson County Bank, incorporated	Watertown	July 23, 1877
J. N. Hungerford's Bank	Corning	June 3, 1873
J. N. Westfall & Co.'s Bank	Jordan	June 10, 1874
J. T. Raplee's Bank	Penn Yan	December 24, 1872
Joshua Pratt & Co.'s Bank	Sherburne	March 20, 1874
Judson Bank	Ogdensburg	June 19, 1873
J. W. Rumsey & Co.'s Bank	Tarrytown	December 12, 1867
Kent, Bank of	Luddingtonville	March 5, 1873
Kinderhook, Bank of	Kinderhook	October 6, 1872
Kingston, Bank, incorporated	Kingston	February 21, 1879
Knickerbocker Bank	New York	July 6, 1867
Lake Bank	Skaneateles	January 24, 1873
Lake Mahopac Bank	Mahopac	February 20, 1866
Lake Ontario Bank	Oswego	October 16, 1873
Lake Shore Bank	Dunkirk	February 8, 1874
Lansingburgh, Bank of	Lansingburgh	May 1, 1873
Lansingburgh, Bank, of, incorporated	Lansingburgh	May 1, 1873
Leather Manufacturers' Bank, incorp.	New York	July 22, 1870
Leonardville Bank	Leonardville	July 26, 1873
Lima, Bank of	Lima	December 13, 1872
Lincoln Bank	Clinton	October 20, 1872
Lockport City Bank	Lockport	June 2, 1875
Long Island Bank	Brooklyn	June 23, 1883
Long Island Bank, incorporated	Brooklyn	July 17, 1879
Lowville, Bank of	Lowville	January 21, 1875
Luther Wright's Bank	Oswego	May 23, 1865
Lyons Bank	Lyons	May 24, 1875
Madison County Bank, incorporated	Cazenovia	April 2, 1863
Malone, Bank of	Malone	April 9, 1874
Manufacturers' Bank	N. Y. (form'ly B'klyn).	March 22, 1873
Manufacturers' Bank	Troy	October 7, 1871
Manufacturers and Merchants' Bank	New York	September 16, 1878
Manufacturers and Traders' Bank	Buffalo	May 1, 1874
Marine Bank	Buffalo	October 28, 1873
Marine Bank	Oswego	October 6, 1872
Marine Bank	New York	May 26, 1871
Market Bank	New York	April 23, 1872
Market Bank	Troy	January 31, 1872
Mechanics' Bank	Brooklyn	February 19, 1893
Mechanics' Bank	New York	September 7, 1873
Mechanics' Bank, incorporated	New York	December 14, 1877
Mechanics' Bank	Syracuse	November 19, 1872
Mechanics' Banking Association	New York	April 6, 1871
Mechanics and Farmers' Bank	Albany	December 28, 1872
Mechanics and Farmers' Bank, incorp.	Albany	December 28, 1872
Mechanics and Traders' Bank	New York	October 12, 1874
Mechanics and Traders' Bank, incorp.	New York	October 12, 1874

Banks whose redemption period has expired — (Continued).

NAMES OF BANKS.	Location.	When redemption period expired.
Medina Bank	Medina	January 12, 1868
Mercantile Bank	New York	April 14, 1872
Mercantile Bank	Plattsburgh	June 23, 1872
Merchants' Bank	Albany	September 15, 1872
Merchants' Bank	Poughkeepsie	June 25, 1873
Merchants' Bank	Syracuse	January 29, 1873
Merchants' Bank	Westfield	January 11, 1873
Merchants' Bank, incorporated	New York	December 17, 1869
Merchants' Bank	New York	October 3, 1871
Merchants' Bank of Erie County	Lancaster	April 30, 1870
Merchants' Exchange Bank	New York	October 9, 1872
Merchants' Exchange Bank, incorp.	New York	March 9, 1871
Merchants and Farmers' Bank	Ithaca	October 31, 1872
Merchants and Mechanics' Bank	Troy	June 29, 1872
Merchants and Mechanics' Bank, incorp.	Troy	June 29, 1872
Metropolitan Bank	New York	March 14, 1873
Middletown Bank	Middletown	October 27, 1874
Mohawk Bank	Schenectady	May 22, 1873
Mohawk Bank, incorporated	Schenectady	July 17, 1875
Mohawk River Bank	Fonda	November 5, 1874
Mohawk Valley Bank	Mohawk	April 25, 1874
Monroe Bank of Rochester	Cuba	December 21, 1865
Monroe County Bank	Rochester	September 11, 1873
Montgomery County Bank	Johnstown	December 16, 1873
Mutual Bank	Troy	January 8, 1874
Nassau Bank	Brooklyn	May 24, 1874
Nassau Bank	New York	July 11, 1882
National Bank, incorporated	New York	June 3, 1871
National Bank	New York	April 23, 1872
National Bank of Albany	Albany	December 18, 1867
Newark, Bank of	Newark	November 11, 1874
Newburgh, Bank of, incorporated	Newburgh	June 4, 1875
Newburgh, Bank of	Newburgh	May 3, 1873
New York, Bank of	New York	April 25, 1872
New York, Bank of, incorporated	New York	April 27, 1872
Newport, Bank of	Newport	March 13, 1873
New York and Erie Bank	Buffalo	November 6, 1881
New York County Bank	New York	September 22, 1872
New York Dry Dock Co., incorporated	New York	July 21, 1879
New York Exchange Bank	New York	June 7, 1871
New York State Bank	Albany	December 28, 1872
New York State Bank, incorporated	Albany	December 28, 1872
Niagara County Bank	Lockport	June 14, 1873
North America, Bank of	New York	March 24, 1872
North River Bank	New York	December 31, 1872
Norwich, Bank of	Norwich	July 9, 1873
Ocean Bank	New York	April 26, 1872
Ogdensburg Bank, incorporated	Ogdensburg	July 28, 1875
Old Saratoga, Bank of	Schuylerville	October 19, 1872
Oliver Lee & Co.'s Bank	Buffalo	June 20, 1865
Oneida Bank, incorporated	Utica	June 10, 1875
Oneida Central Bank	Rome	October 1, 1873
Oneida County Bank	Utica	July 10, 1885
Oneida Valley Bank	Oneida	May 5, 1874
Onondaga Bank	Syracuse	January 3, 1867
Ontario, Bank of	Canandaigua	February 8, 1874
O. Paddock & Co.'s Bank	Watertown	February 16, 1875
Orange County, Bank of	Goshen	November 29, 1879
Orange County, Bank of, incorporated	Goshen	December 5, 1875
Orangetown, Bank of	Orangetown	October 26, 1872
Oriental Bank	New York	April 9, 1876
Orleans County Bank	Albion	May 14, 1873
Oswegatchie Bank	Ogdensburg	July 15, 1873
Oswego River Bank	Fulton	July 6, 1872
Otego, Bank of	Otego	August 25, 1879
Otsego County Bank	Cooperstown	July 18, 1874
Otsego County Bank, incorporated	Cooperstown	June 26, 1878
Owego, Bank of	Owego	May 8, 1874
Pacific Bank	New York	May 1, 1872
Palisade Bank	Yonkers	April 9, 1874
Park Bank	New York	June 11, 1872
Pawling, Bank of	Pawling	November 28, 1872
People's Bank of the City of New York	New York	July 2, 1885

Banks whose redemption period has expired — (Continued).

NAMES OF BANKS.	Location.	When redemption period expired.
Perrin Bank	Rochester	May 6, 18[illegible]
Phoenix Bank	New York	April 25, 18[illegible]
Phoenix Bank, incorporated	New York	April 26, 18[illegible]
Port Byron, Bank of	Port Byron	March 1, 18[illegible]
Port Jervis, Bank of	Port Jervis	May 18, 18[illegible]
Poughkeepsie, Bank of	Poughkeepsie	September 19, 18[illegible]
Poughkeepsie, Bank of, incorporated	Poughkeepsie	September 19, 18[illegible]
Powell Bank	Newburgh	November [illegible], 18[illegible]
Pres't, Directors & Co. of Ontario Bank	Utica	December [illegible], 18[illegible]
P. R. Westfall's Bank	Lyons	January [illegible], 18[illegible]
Pulaski Bank	Pulaski	July [illegible], 18[illegible]
Putnam Valley Bank	Putnam Valley	May [illegible], 18[illegible]
Q. W. Wellington & Co.'s Bank	Corning	June [illegible], 18[illegible]
Quassaic Bank	Newburgh	March [illegible], 18[illegible]
Randall Bank	Cortland	January [illegible], 18[illegible]
Rensselaer County Bank	Lansingburgh	July [illegible], 18[illegible]
Republic, Bank of the	New York	July [illegible], 18[illegible]
Rhinebeck, Bank of	Rhinebeck	August [illegible], 18[illegible]
R. M. Goddard & Co.'s Bank	Canton	March [illegible], 18[illegible]
R. L. Ingersoll & Co.'s Bank	Pulaski	July [illegible], 18[illegible]
Rochester Bank	Rochester	May [illegible], 18[illegible]
Rochester City Bank, incorporated	Rochester	March [illegible], 18[illegible]
Rochester Exchange Bank	Rochester	February [illegible], 18[illegible]
Rockland County Bank	Nyack	April [illegible], 18[illegible]
Rome, Bank of, incorporated	Rome	June [illegible], 18[illegible]
Rome Exchange Bank	Rome	September [illegible], 18[illegible]
Rondout, Bank of	Rondout	February [illegible], 18[illegible]
St. Nicholas Bank	New York	June [illegible], 18[illegible]
Salem, Bank of	Salem	September [illegible], 18[illegible]
Salina, Bank of, incorporated	Syracuse	February [illegible], 18[illegible]
Salt Springs Bank	Syracuse	June [illegible], 18[illegible]
Saratoga County Bank	Waterford	[illegible]
Saratoga County Bank, incorporated	Waterford	[illegible]
Saratoga Springs, Bank of	Saratoga Springs	[illegible]
Saugerties Bank	Saugerties	[illegible]
Schenectady Bank	Schenectady	[illegible]
Schenectady Bank, incorporated	Schenectady	[illegible]
Schoharie County Bank	Schoharie	[illegible]
Seneca County Bank, incorporated	Waterloo	[illegible]
Seneca Falls, Bank of	Seneca Falls	[illegible]
Setauket Bank	Setauket	[illegible]
Seventh Ward Bank, incorporated	New York	[illegible]
Shoe and Leather Bank	New York	[illegible]
Silver Creek, Bank of	Silver Creek	[illegible]
Sing Sing, Bank of	Sing Sing	[illegible]
Smith's Bank of Perry	Mount Morris	[illegible]
Spraker Bank	Canajoharie	[illegible]
State Bank	Saugerties	[illegible]
State Bank	Troy	[illegible]
State of New York Bank	Albany	[illegible]
Steuben County Bank, incorporated	Bath	[illegible]
Steuben County Bank	Bath	[illegible]
Stissing Bank	Pine Plains	[illegible]
Suffolk County Bank	Sag Harbor	[illegible]
Susquehanna Valley Bank	Binghamton	[illegible]
Syracuse, Bank of	Syracuse	[illegible]
Syracuse City Bank	Syracuse	[illegible]
Tanners' Bank	Albany	[illegible]
Tanners' Bank, incorporated	Albany	[illegible]
Tioga, Bank of	Owego	[illegible]
T. O. Grannis & Co.'s Bank	Troy	[illegible]
Tompkins County Bank, incorporated	Ithaca	[illegible]
Traders' Bank (formerly Mechanics' Bank and Eagle Bank)	New York	[illegible]
Tradesmen's Bank	New York	[illegible]
Tradesmen's Bank, incorporated	New York	[illegible]
Troy, Bank of	Troy	[illegible]
Troy, Bank of, incorporated	Troy	[illegible]
Troy City Bank, incorporated	Troy	[illegible]
Trumansburgh, Bank of	Trumansburgh	[illegible]
Ulster, Bank of	Kingston	[illegible]
Ulster County Bank	Kingston	[illegible]
Ulster County Bank, [illegible]	[illegible]	[illegible]
Unadilla Bank	Unadilla	[illegible]

Capital [illegible]
Surplus fund [illegible]
Undivided profits [illegible]
Due depositors on demand [illegible]
Due to trust companies [illegible]
Due savings banks [illegible]
Due Treasurer of the State [illegible]
Amount due not included in any of the above [illegible]
Add for cents [illegible]
Total liabilities [illegible]

Banks whose redemption period has expired — (Concluded).

NAMES OF BANKS.	Location.	When redemption period expired.
Union Bank, incorporated	New York	June 15, 1870
Union Bank	Albany	March 20, 1872
Union Bank	Kinderhook	October 5, 1872
Union Bank	Medina	July 16, 1885
Union Bank	New York	February 28, 1874
Union Bank	Rochester	November 25, 1873
Union Bank, Sullivan county	Monticello	July 18, 1873
Union Bank	Troy	April 30, 1874
Union Bank	Watertown	October 15, 1873
Utica, Bank of	Utica	April 25, 1874
Utica and branch, Bank of, incorporated	Utica	June 20, 1875
Utica City Bank	Utica	May 15, 1874
Vernon, Bank of	Vernon	May 16, 1874
Walkill Bank	Middletown	March 25, 1878
Washington County Bank	Greenwich	November 19, 1872
Watertown, Bank of	Watertown	September 19, 1874
Watertown, Bank and Loan Company	Watertown	March 14, 1874
Waterville, Bank of	Waterville	April 8, 1873
Waverly Bank	Waverly	February 25, 1873
Weedsport Bank	Weedsport	August 6, 1873
Westchester County Bank	Peekskill	November 12, 1878
Westchester County Bank, incorporated	Peekskill	April 25, 1880
Western Bank	Lockport	June 20, 1865
Westfield, Bank of	Westfield	April 15, 1871
West Troy, Bank of	West Troy	February 16, 1872
West Winfield, Bank of	West Winfield	May 23, 1873
Whitehall, Bank of	Whitehall	May 12, 1874
Whitehall, Bank of, incorporated	Whitehall	April 22, 1878
White's Bank	Buffalo	January 29, 1874
Whitestown Bank	Whitestown	October 25, 1873
William William's Bank	Hastings	June 7, 1870
Williamsburgh City Bank	Williamsburgh	November 2, 1872
Wooster Sherman's Bank	New York	January 2, 1874
Worthington Bank	Cooperstown	October 1, 1872
Wyoming County Bank	Warsaw	June 25, 1872
Yonkers, Bank of	Yonkers	April 11, 1878

STATEMENTS

SHOWING THE

Condition of the Banks of Deposit and Discount operating under the Laws of this State, on December 9, 1896, March 16, 1897, June 9, 1897, and September 15, 1897.

THE ALBANY COUNTY BANK—ALBANY.

JOHN R. CARNELL, *President.* Corner State and South Pearl streets. (Organized 1871.) W. N. S. SANDERS, *Cashier.*

DIRECTORS.

JACOB LEONARD, LANSING HOTALING, JAMES MOORE, ALBERT V. BENSON, JAMES MIX, JOHN R. CARNELL, SETH WHEELER, JOHN J. WHITE, FRANK C. HERRICK, CLIFFORD D. GREGORY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$793,593	$850,054	$947,404	$946,555
Liability of directors as makers	56,338	48,900	51,523	52,462
Overdrafts	1	288		19
Due from trust companies, banks, bankers and brokers	118,684	184,981	227,638	343,612
Real estate	98,500	98,500	98,500	98,500
Mortgages owned	11,103	410	410	410
Stocks and bonds	11,264	11,264	11,264	11,000
Specie	61,262	68,087	78,385	72,233
United States legal-tenders and circulating notes of national banks	32,163	62,159	35,661	40,731
Cash items	13,528	15,692	12,676	31,036
Assets not included in any of the above heads		10,643	10,643	8,198
Add for cents	4	2	2	4
Total resources	$1,196,440	$1,350,980	$1,474,106	$1,604,760
LIABILITIES.				
Capital	$250,000	$250,000	$250,000	$250,000
Surplus fund		50,462	50,000	50,000
Undivided profits	59,208		5,980	2,193
Due depositors on demand	557,347	766,505	738,513	883,935
Due to trust companies, banks, bankers and brokers	88,972	161,364	108,148	96,271
Due savings banks	115,912	82,648	80,877	81,733
Due Treasurer of the State of New York	125,000	40,000	240,000	240,000
Amount due not included in any of the above heads			588	627
Add for cents	1	1		1
Total liabilities	$1,196,440	$1,350,980	$1,474,106	$1,604,760

ALLIANCE BANK — ROCHESTER.

GEORGE W. THAYER, *President.* (Organized 1893.) ALBERT O. FENN, *Cashier.*

DIRECTORS.

HENRY C. BREWSTER, GEORGE EASTMAN, CHARLES H. PALMER, JAMES G. CUTLER, A. J. KATZ, JOHN C. WOODBURY, CHARLES B. HUDSON, FERNANDO E. ROGERS, GEORGE W. THAYER, GEORGE C. BUELL, Jr., DAVID HAYS, E. M. UPTON, CHARLES E. ANGLE.

RESOURCES.	Statement of condition, Dec. 9, 1896	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$707,831	$736,419	$731,657	$676,350
Liability of directors as makers	52,812	27,574	25,504	35,322
Overdrafts	5,025	2,338	2,993	4,162
Due from trust companies, banks, bankers and brokers	141,803	211,151	170,177	269,181
Stocks and bonds	1,000	1,000	1,296	1,296
Specie	9,814	13,370	18,233	19,940
United States legal-tenders and circulating notes of national banks	33,308	12,815	48,948	47,242
Cash items	14,240	11,319	7,184	10,228
Assets not included in any of the above heads	1,500	1,500	1,500	1,500
Add for cents	2	2	3	4
Total resources	$967,335	$1,017,488	$1,007,495	$1,065,225
LIABILITIES.				
Capital	$150,000	$150,000	$150,000	$150,000
Surplus fund	35,428	30,928	37,591	33,091
Undivided profits	989	2,912	766	2,001
Due depositors on demand	690,363	737,075	721,559	766,178
Due to trust companies, banks, bankers and brokers	5,554	11,571	12,578	28,950
Due savings banks	85,000	85,000	85,000	85,000
Amount due not included in any of the above heads				3
Add for cents	1	2	1	2
Total liabilities	$967,335	$1,017,488	$1,007,495	$1,065,225

THE BANK OF AMERICA—NEW YORK CITY.

WILLIAM H. PERKINS, *President.* (Organized 1852.) WALTER M. BENNET, *Cashier.*

DIRECTORS.

SAMUEL THORNE, GEORGE A. CROCKER, DAVID S. EGGLESTON, J. HARSEN RHOADES, AUGUSTUS D. JULLIARD, OLIVER HARRIMAN, DALLAS B. PRATT, FREDERIC P. OLCOTT, GEORGE G. HAVEN, WILLIAM H. PERKINS, JAMES N. JARVIE,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$16,285,387	$18,024,709	$17,383,592	$18,922,284
Liability of directors as makers	57,500	102,500	102,500	95,000
Overdrafts	313	322	710	312
Due from trust companies, banks, bankers and brokers	1,083,635	1,169,361	1,060,209	1,218,402
Real estate	900,000	900,000	900,000	900,000
Stocks and bonds	542,414	707,386	741,519	810,412
Specie	2,304,884	2,381,318	3,057,038	2,545,968
United States legal-tenders and circulating notes of national banks	3,121,369	4,725,927	3,656,235	2,781,047
Cash items	4,434,719	4,512,061	4,942,155	10,136,238
Add for cents	2		2	3
Total resources	$28,730,223	$32,523,584	$31,843,960	$37,409,666
LIABILITIES.				
Capital	$1,500,000	$1,500,000	$1,500,000	$1,500,000
Surplus fund	2,250,000	2,250,000	2,250,000	2,250,000
Undivided profits	258,398	229,254	332,744	252,957
Due depositors on demand	16,013,670	15,707,710	16,000,639	17,910,978
Due to trust companies, banks, bankers and brokers	6,287,323	11,178,930	10,174,959	13,668,330
Due savings banks	2,416,991	1,653,046	1,581,615	1,821,182
Amount due not included in any of the above heads	3,840	4,643	4,003	6,216
Add for cents	1	1		3
Total liabilities	$28,730,223	$32,523,584	$31,843,960	$37,409,666

AMERICAN EXCHANGE BANK OF BUFFALO — BUFFALO.

STEPHEN O. BARNUM, *Vice-President.* (Organized 1853.) JOHN B. WEBER, *Cashier.*

DIRECTORS.

F. L. A. CADY, PETER P. MILLER, JOHN B. WEBER, C. H. UTLEY, STEPHEN O. BARNUM, GEORGE P. SAWYER, GEORGE E. LAVERACK, WILLIAM C. WARREN, JOSEPH L. HUNSICKER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$792,192	$673,998	$371,425	$282,148
Liability of directors as makers	89,140	60,315	34,815	
Overdrafts	1,225	998		
Due from trust companies, banks, bankers and brokers	145,458	60,642	5	16,672
Real estate	94,050	46,350	46,350	46,350
Mortgages owned	12,452	12,452	12,452	12,452
Stocks and bonds	1,000	7,857	7,857	7,857
Specie	46,385	50,481		
United States legal-tenders and circulating notes of national banks	47,612	53,079		
Cash items	6,181	2,385		
Assets not included in any of the above heads	2,011	2,011	1,925	2,151
Add for cents	4	3	3	2
Total resources	*$1,237,710	$970,571	$474,832	$367,632
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	100,000	100,000	100,000	100,000
Undivided profits	14,926	23,036	18,412	19,516
Due depositors on demand	645,606	410,726	5,218	4,115
Due to trust companies, banks, bankers and brokers	62,177	65,089		
Due savings banks	140,000	135,000		
Due Treasurer of the State of New York	50,000	36,718		
Amount due not included in any of the above heads	25,000		151,200	44,000
Add for cents	1	2	2	1
Total liabilities	$1,237,710	$970,571	$474,832	$367,632

THE BANK OF AMITYVILLE — AMITYVILLE.

E. FORREST PRESTON, *President.* (Organized 1891.) J. S. DAVIS, *Cashier.*

DIRECTORS.

E. FORREST PRESTON, S. KETCHAM, JR., J. S. DAVIS, JOHN E. IRELAND, STEPHEN R. WILLIAMS, WALTER SELVAGE, ALVAH W. HAFF, THOMAS POWELL, RICHARD HIGBIE, THOMAS YOUNG, CHARLES WOOD, JOHN P. HAFF, G. P. WILLIAMS, WILLIAM R. DUVALL, ELMER W. DAVIS.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$65,744	$65,469	$80,813	$81,352
Liability of directors as makers	14,675	13,950	13,375	9,850
Overdrafts			194	99
Due from trust companies, banks, bankers and brokers	12,334	26,192	8,040	28,494
Mortgages owned	800	200	200	1,400
Stocks and bonds	11,190	6,190	11,483	11,483
Specie	570	949	1,156	1,077
United States legal tenders and circulating notes of national banks	2,411	5,396	5,130	3,543
Cash items	1,736	953	666	1,537
Assets not included in any of the above heads	1,200	1,200	1,200	1,200
Add for cents	2	2	3	4
Total resources	$110,662	$120,501	$122,260	$140,039
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	8,084	8,084	8,084	8,084
Undivided profits	892	1,960	2,976	2,166
Due depositors on demand	73,692	83,675	81,672	104,264
Due to trust companies, banks, bankers and brokers	2,993	1,780	4,527	523
Add for cents	1	2	1	2
Total liabilities	$110,662	$120,501	$122,260	$140,039

ANDOVER STATE BANK—ANDOVER.

JAMES OWEN, *President.* (Organized 1894.) J. M. BRUNDAGE, *Cashier.*

DIRECTORS.

F. E. COMSTOCK, JAMES OWEN, J. M. BRUNDAGE, G. M. BARNEY, FRANK S. CLARK, HARRISON MOURHESS.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$41,081	$36,648	$30,208	$34,935
Liability of directors as makers	260	315	7,658	7,758
Due from trust companies, banks, bankers and brokers	15,535	15,297	15,506	6,025
Real estate	6,000	6,000	6,000	5,900
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	2,593	3,033	2,686	2,382
United States legal-tenders and circulating notes of national banks	2,170	3,295	2,040	2,230
Cash items	119	148	203	118
Assets not included in any of the above heads	2,150	2,000	2,000	1,900
Add for cents	1	1	2	3
Total resources	$70,909	$67,737	$67,303	$62,251
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	3,000	4,000	4,000	5,000
Undivided profits	1,412	754	1,199	576
Due depositors on demand	41,496	37,983	37,103	31,674
Add for cents	1		1	1
Total liabilities	$70,909	$67,737	$67,303	$62,251

BANK OF ANGELICA — ANGELICA.

J. H. RUTHERFORD, *President.* (Organized 1890.) J. H. ROOK, *Cashier.*

DIRECTORS.

HENRY RENWICK, JOHN S. ROCKWELL, ALONZO H. HOOKER, J. H. ROOK, J. H. RUTHERFORD, EDWARD RUTHERFORD, J. CLASSER,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$34,702	$33,008	$33,605	$35,251
Liability of directors as makers	6,802	6,849	6,787	6,775
Overdrafts				7
Due from trust companies, banks, bankers and brokers	11,233	11,525	11,556	14,214
Real estate	8,965	8,600	8,600	8,600
Stocks and bonds	950	950	950	950
Specie	2,893	2,755	3,401	2,933
United States legal-tenders and circulating notes of national banks	1,610	1,671	822	1,227
Cash items	63	50	30	
Assets not included in any of the above heads	500	500	500	
Add for cents	3	1	3	1
Total resources	$67,721	$65,909	$66,254	$69,958
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	5,636	4,500	4,500	3,300
Undivided profits	1,011	133	608	470
Due depositors on demand	36,073	36,276	36,145	41,188
Add for cents	1		1	
Total liabilities	$67,721	$65,909	$66,254	$69,958

ASTOR PLACE BANK — NEW YORK CITY.

ALFRED C. BARNES, *President.* (Organized 1891.) JOHN T. PERKINS, *Cashier.*

DIRECTORS.

A. L. ASHMAN, ALFRED C. BARNES, M. C. D. BORDEN, JOHN DANIELL, JR., THOMAS W. FOLSOM, FRANCIS L. HINE, JAMES W. CONROW, JOSEPH J. LITTLE, CHARLES MCLAUGHLIN, EFFINGHAM MAYNARD, JOHN T. PERKINS, WILLIAM A. NASH, HORACE RUSSELL, F. A. O. SCHWARZ, CHARLES R. SCHMINKE, THEODORE E. SMITH, CHARLES N. TAINTOR,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,947,884	$2,007,911	$2,039,231	$2,026,552
Liability of directors as makers	40,400	25,500	83,000	58,350
Overdrafts	36	158	8	336
Due from trust companies, banks, bankers and brokers	702,521	697,412	1,029,895	724,988
Stocks and bonds	73,600	123,906	109,181	107,343
Specie	189,290	193,336	282,871	176,641
United States legal-tenders and circulating notes of national banks	100,345	42,886	61,534	50,738
Cash items	151,849	172,468	114,871	116,969
Assets not included in any of the above heads	6,000			
Add for cents	1	1	3	3
Total resources	$3,211,926	$3,263,578	$3,720,594	$3,261,920
LIABILITIES.				
Capital	$250,000	$250,000	$250,000	$250,000
Surplus fund	300,000	300,000	300,000	300,000
Undivided profits	56,845	48,858	59,156	54,712
Due depositors on demand	2,583,907	2,637,248	3,031,503	2,616,574
Due to trust companies, banks, bankers and brokers	2,500	2,500	2,500	1,000
Due savings banks	18,673	24,971	72,433	29,238
Amount due not included in any of the above heads			5,000	10,395
Add for cents	1	1	2	1
Total liabilities	$3,211,926	$3,263,578	$3,720,594	$3,261,920

THE BANK OF ATTICA — ATTICA.

LEWIS BENEDICT, *President.* (Organized 1820.) E. B. SKINNER, *Cashier.*

DIRECTORS.

C. B. BENEDICT, LEWIS BENEDICT, Z. L. TANNER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$44,554	$47,415	$48,921	$52,776
Liability of directors as makers				6,000
Overdrafts	132	449	584	1,474
Due from trust companies, banks, bankers and brokers	44,297	36,916	31,696	24,043
Real estate	10,000	10,000	10,000	8,000
Mortgages owned	63,562	72,566	74,379	69,280
Stocks and bonds	1,165	1,165	1,165	1,000
Specie	1,953	2,185	2,751	300
United States legal-tenders and circulating notes of national banks	3,760	1,911	3,971	1,327
Cash items	202	105	5	64
Assets not included in any of the above heads	162	72	126	1,716
Add for cents	1	2	3	2
Total resources	$169,788	$172,786	$173,601	$165,982
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	20,000	20,000	20,000	20,000
Undivided profits	19,023	19,118	18,501	18,659
Due depositors on demand	105,038	108,584	108,295	101,666
Due to trust companies, banks, bankers and brokers	726	83	1,804	656
Add for cents	1	1	1	1
Total liabilities	$169,788	$172,786	$173,601	$165,982

BALDWIN'S BANK OF PENN YAN — PENN YAN.

M. L. BALDWIN, *President.* (Organized 1881.) F. S. PLAISTED, *Cashier.*

DIRECTORS.

MASON L. BALDWIN, WILLIAM H. FOX, OLIVER G. SHERMAN, FRED S. PLAISTED, JOHN P. PLAISTED.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$279,016	$251,709	$245,598	$243,293
Liability of directors as makers	13,000	18,000	12,906	9,000
Overdrafts	6,554	3,056	5,222	3,267
Due from trust companies, banks, bankers and brokers	52,763	57,220	41,664	39,995
Real estate	25,171	24,971	24,931	24,831
Mortgages owned	30,103	27,903	24,753	23,853
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	13,734	10,237	12,720	12,148
United States legal-tenders and circulating notes of national banks	13,231	16,006	9,116	9,967
Cash items	1,234	412	696	622
Assets not included in any of the above heads	486	203	203	207
Add for cents	4	3	4	5
Total resources	$436,296	$410,720	$378,813	$368,188
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Undivided profits	27,883	26,776	27,748	31,386
Due depositors on demand	350,901	326,409	296,984	264,936
Due to trust companies, banks, bankers and brokers	51			20
Amount due not included in any of the above heads	7,460	7,534	4,079	21,845
Add for cents	1	1	2	1
Total liabilities	$436,296	$410,720	$378,813	$368,188

THE BALDWINSVILLE STATE BANK—BALDWINSVILLE.

OTIS M. BIGELOW, *President.* (Organized 1875.) L. W. CONNELL, *Cashier.*

DIRECTORS.

G. A. BIGELOW, OTIS M. BIGELOW, L. W. CONNELL, J. T. SKINNER, C. K. HALL, F. A. MARVIN, T. M. TOLL.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$125,950	$118,732	$116,717	$122,589
Liability of directors as makers	626	2,530	1,550	3,800
Overdrafts	648	846	1,061	1,549
Due from trust companies, banks, bankers and brokers	8,356	15,510	16,400	7,977
Mortgages owned	7,647	7,647	7,647	8,961
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	961	162	425	902
United States legal-tenders and circulating notes of national banks	4,047	1,394	6,587	4,740
Cash items	105	226	296	402
Add for cents	3	4	3	2
Total resources	$149,343	$148,051	$151,686	$151,922
LIABILITIES.				
Capital	$60,000	$60,000	$60,000	$60,000
Surplus fund	12,000			
Undivided profits	3,398	5,764	8,915	10,396
Due depositors on demand	73,944	82,169	82,771	81,470
Due to trust companies, banks, bankers and brokers		117		55
Add for cents	1	1		1
Total liabilities	$149,343	$148,051	$151,686	$151,922

THE BANK OF THE STATE OF NEW YORK — NEW YORK CITY.

R. L. EDWARDS, *President.* (Organized 1882.) B. C. DUER, *Cashier.*

DIRECTORS.

R. L. EDWARDS, JAMES B. COLGATE, AUGUST BELMONT, ROBERT DUNLAP, CHARLES W. MORSE, HENRY HENTZ, JAMES SWANN, E. T. BEDFORD, HENRY W. POOR.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$2,880,507	$2,502,079	$2,467,742	$3,026,860
Liability of directors as makers	254,600	253,875	244,750	198,000
Overdrafts	210	1,659	1,010	965
Due from trust companies, banks, bankers and brokers	113,785	131,970	82,477	165,526
Real estate	304,021	304,021	304,021	304,021
Mortgages owned	11,750	11,750	11,750	11,750
Stocks and bonds	321,610	297,633	287,633	304,127
Specie	354,252	267,557	349,257	175,221
United States legal tenders and circulating notes of national banks	276,713	537,702	477,358	414,232
Cash items	2,942,917	4,462,949	3,717,889	12,824,785
Assets not included in any of the above heads	1,000	1,000	1,000	1,000
Add for cents	4	3	3	4
Total resources	$7,461,369	$8,772,198	$7,944,890	$17,426,491
LIABILITIES.				
Capital	$1,200,000	$1,200,000	$1,200,000	$1,200,000
Surplus fund	300,000	300,000	300,000	300,000
Undivided profits	200,905	225,297	196,057	218,859
Due depositors on demand	5,595,777	6,856,648	6,048,953	15,553,903
Due to trust companies, banks, bankers and brokers	164,011	178,690	165,072	129,548
Due savings banks		11,388	17,328	7,832
Amount due not included in any of the above heads	675	174	17,479	16,348
Add for cents	1	1	1	1
Total liabilities	$7,461,369	$8,772,198	$7,944,890	$17,426,491

BANK OF BATAVIA — BATAVIA.

D. W. TOMLINSON, *President.* (Organized 1876.) H. T. MILLER, *Cashier.*

DIRECTORS.

HENRY F. TARBOX, SIDNEY A. SHERWIN, DANIEL W. TOMLINSON, HOLDEN T. MILLER, ROBERT A. MAXWELL.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$673,682	$684,172	$680,003	$678,573
Liability of directors as makers	17,344	18,849	20,651	23,901
Overdrafts	3,825	1,286	1,919	3,367
Due from trust companies, banks, bankers and brokers	62,791	66,681	74,610	90,137
Real estate	34,696	35,656	32,600	35,520
Mortgages owned	19,260	39,100	39,040	36,700
Stocks and bonds	1,500	1,500	1,500	1,500
Specie	21,952	17,746	19,593	21,224
United States legal-tenders and circulating notes of national banks	13,120	17,243	20,077	12,582
Cash items	324	3,253	637	539
Add for cents	2	2	2	3
Total resources	$848,496	$885,488	$890,632	$904,046
LIABILITIES.				
Capital	$150,000	$150,000	$150,000	$150,000
Undivided profits	98,126	98,533	89,228	96,343
Due depositors on demand	594,972	630,119	642,100	652,250
Due to trust companies, banks, bankers and brokers	5,398	6,735	3,203	5,331
Amount due not included in any of the above heads		100	6,100	120
Add for cents		1	1	2
Total liabilities	$848,496	$885,488	$890,632	$904,046

BEDFORD BANK — BROOKLYN.

EUGENE G. BLACKFORD, *President.* (Organized 1886.) HOWARD M. SMITH, *Cashier.*

DIRECTORS.

E. G. BLACKFORD, H. M. SMITH, N. J. GATES, E. H. HOBBS, J. G. DETTMER, T. J. WASHBURN, S. HAYES, A. R. JARRETT, SAMUEL VAN WYCK, C. D. WOOD, A. J. BATES, HENRY CARSON, G. M. EDDY, WILLIAM H. LYON, J. D. FAIRCHILD.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$810,896	$779,073	$820,654	$802,510
Liability of directors as makers	16,000	20,500	23,000	25,500
Overdrafts	264	362	147	394
Due from trust companies, banks, bankers and brokers	312,962	236,856	147,384	279,465
Real estate	72,339	72,339	72,339	72,339
Mortgages owned	19,288	19,147	19,147	26,947
Stocks and bonds	37,930	37,930	37,930	34,930
Specie	35,799	43,204	63,177	29,281
United States legal-tenders and circulating notes of national banks	106,692	86,250	104,887	83,858
Cash items	50,397	34,798	40,638	35,326
Assets not included in any of the above heads	1,000	1,000	1,030	70
Add for cents	3	4	4	4
Total resources	$1,463,570	$1,331,463	$1,330,337	$1,390,624
LIABILITIES.				
Capital	$150,000	$150,000	$150,000	$150,000
Surplus fund	85,000	85,000	85,000	85,000
Undivided profits	38,901	21,492	28,050	26,469
Due depositors on demand	1,189,537	1,072,771	1,067,287	1,129,154
Due to trust companies, banks, bankers and brokers		2,075		
Amount due not included in any of the above heads	130	125		
Add for cents	2			1
Total liabilities	$1,463,570	$1,331,463	$1,330,337	$1,390,624

THE BOWERY BANK OF NEW YORK — NEW YORK CITY.

F. C. MAYHEW, *President.* (Organized 1888.) WILLIAM R. KURAN, *Cashier.*

DIRECTORS.

WILLIAM E. CLARK, BARAK G. COLES, JOHN S. FOSTER, CHARLES GULDEN, ABRAM KLING, HERMAN C. STROBEL, JOHN D. WALSH, MARTIN SCHRENKEISEN, FRANK C. MAYHEW, FREDERICK S. GWYER, B. HOLLANDER,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$2,253,049	$2,336,673	$2,171,272	$2,308,614
Liability of directors as makers	152,000	109,249	91,949	83,600
Overdrafts	1,553	81	153	745
Due from trust companies, banks, bankers and brokers	198,811	178,044	245,849	264,772
Real estate	18,500	18,500	18,500	18,500
Mortgages owned	34,039	33,272	33,122	25,280
Stocks and bonds	394,650	421,441	411,054	434,866
Specie	423,438	424,876	431,976	420,211
United States legal-tenders and circulating notes of national banks	839,159	325,430	553,766	509,021
Cash items	111,819	102,707	140,791	134,917
Add for cents	3	2	3	2
Total resources	$4,427,021	$3,950,275	$4,098,435	$4,200,528
LIABILITIES.				
Capital	$250,000	$250,000	$250,000	$250,000
Surplus fund	500,000	500,000	500,000	500,000
Undivided profits	101,450	98,828	120,292	106,419
Due depositors on demand	3,381,463	2,943,682	3,079,152	3,154,594
Due savings banks	193,495	157,151	148,377	188,901
Amount due not included in any of the above heads	612	612	612	612
Add for cents	1	2	2	2
Total liabilities	$4,427,021	$3,950,275	$4,098,435	$4,200,528

BROADWAY BANK OF BROOKLYN — BROOKLYN.

H. BATTERMAN, *President.* (Organized 1887.) E. M. HENDRICKSON, *Cashier.*

DIRECTORS.

H. BATTERMAN, H. S. HOLLINGSWORTH, CHARLES NAEHER, GEORGE H. FISHER, WILLIAM LAMB,
MILLARD F. SMITH, LOUIS BOSSERT, JOHN H. SCHUMANN, CHARLES MILLER, H. B. SCHARMANN,
E. M. HENDRICKSON, JOHN MCKEE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$836,798	$865,915	$988,616	$924,468
Liability of directors as makers	4,500	14,000	16,500	4,000
Overdrafts	100	38	6	18
Due from trust companies, banks, bankers and brokers	128,016	172,009	122,338	276,336
Real estate	51,710	51,710	51,710	50,000
Stocks and bonds	300,832	309,765	167,577	196,351
Specie	20,489	37,554	44,851	25,844
United States legal-tenders and circulating notes of national banks	148,555	59,547	148,880	108,248
Cash items	25,657	32,617	37,506	51,252
Assets not included in any of the above heads	3,752	3,468	3,724	2,950
Add for cents	3	3	3	4
Total resources	$1,520,412	$1,546,626	$1,581,711	$1,639,471
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	101,797	106,823	107,159	105,166
Undivided profits	9,592	2,708	7,008	3,951
Due depositors on demand	1,248,521	1,173,028	1,123,424	1,317,938
Due to trust companies, banks, bankers and brokers		100,123	175,702	50,461
Due savings banks	60,500	63,902	68,416	61,953
Amount not included in any of the above heads		40		
Add for cents	2	2	2	2
Total liabilities	$1,520,412	$1,546,626	$1,581,711	$1,639,471

BRONX BOROUGH BANK—NEW YORK CITY.

WILLIAM H. BURCHALL, *President.* (Organized 1893.) MORRIS M. CORWIN, *Cashier.*

DIRECTORS.

WILLIAM H. BIRCHALL, WILLIAM HENDERSON, S. R. SMITH, C. ADELBERT BECKER, M. J. MCDERMOTT. M. M. CORWIN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$122,619	$162,290	$205,141	$189,701
Liability of directors as makers	5,200	3,700	3,925	6,725
Overdrafts	865	313	305	319
Due from trust companies, banks, bankers and brokers	29,153	27,195	23,071	43,731
Mortgages owned	1,000	1,000	500	
Stocks and bonds	1,640	1,640	1,565	1,565
Specie	4,322	5,894	9,516	14,311
United States legal-tenders and circulating notes of national banks	12,911	10,389	24,634	14,883
Cash items	85	510	1,078	833
Assets not included in any of the above heads	2,950	3,060	3,060	3,409
Add for cents	2	2	2	3
Total resources	$180,747	$215,993	$272,797	$275,480
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	10,000	10,000	10,000	10,000
Undivided profits	1,221	2,494	2,197	3,843
Due depositors on demand	119,234	153,499	210,592	211,637
Amount due not included in any of the above heads	291		7	
Add for cents	1		1	
Total liabilities	$180,747	$215,993	$272,797	$275,480

THE BROOKLYN BANK — BROOKLYN.

HENRY E. HUTCHINSON, *President.* (Organized 1859.) THOMAS M. HALSEY, *Cashier.*

DIRECTORS.

CLEMENT LOCKITT, JOHN DITMAS, JR., TIMOTHY HOGAN, GEORGE W. BERGEN, THOMAS H. MESSENGER,
DESMOND DUNNE, CARMON R. HETFIELD, GEORGE P. SHELDON, HENRY E. HUTCHINSON, PERCIVAL C. SMITH,
JOHN A. DITMAS, FREDERICK E. PITKIN,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15. 1897.
Loans and discounts, less due from directors	$776,494	$886,901	$862,154	$650,017
Liability of directors as makers	64,254	47,422	51,234	71,221
Overdrafts	55		37	37
Due from trust companies, banks, bankers and brokers	214,545	200,190	277,848	293,696
Real estate	136,257	136,257	136,257	136,257
Stocks and bonds	317,092	395,692	393,227	505,727
Specie	15,594	20,164	28,978	27,883
United States legal-tenders and circulating notes of national banks	109,697	118,411	111,546	110,281
Cash items	74,406	82,054	83,576	83,459
Assets not included in any of the above heads	34,793	34,748	36,103	34,763
Add for cents	3	3	3	4
Total resources	$1,743,190	$1,921,842	$1,980,963	$1,913,345
LIABILITIES.				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus fund	158,192	160,732	160,367	159,005
Undivided profits	6,436	1,667	6,045	421
Due depositors on demand	1,246,717	1,432,936	1,406,314	1,317,391
Due to trust companies, banks, bankers and brokers	25,843	26,506	33,235	55,509
Due Treasurer of the State of New York			75,000	75,000
Amount due not included in any of the above heads	6,000			6,015
Add for cents	2	1	2	4
Total liabilities	$1,743,190	$1,921,842	$1,980,963	$1,913,345

THE BANK OF BUFFALO — BUFFALO.

ELLIOTT C. McDOUGALL, *President.* (Organized, 1873.) JOHN L. DANIELS, *Assistant Cashier.*

DIRECTORS.

SHERMAN S. ROGERS, CHARLES H. WILLIAMS, LAURENCE D. RUMSEY, CHARLES W. PARDEE, JOHN N. SCATCHERD, GEORGE URBAN, Jr., EDWIN T. EVANS, HENRY C. HOWARD, ELLIOTT C. McDOUGALL.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$2,518,038	$2,383,260	$2,451,381	$2,572,925
Liability of directors as makers	102,400	62,750	15,000	28,000
Overdrafts	182	824	190	85
Due from trust companies, banks, bankers and brokers	309,835	457,914	372,364	573,822
Real estate	247,457	247,457	247,457	247,457
Mortgages owned	4,125	11,075	17,075	31,625
Stocks and bonds	236,800	236,500	236,500	80,400
Specie	145,501	186,031	265,198	166,076
United States legal-tenders and circulating notes of national banks	78,795	75,111	78,623	79,688
Cash items	29,800	16,752	21,723	27,791
Assets not included in any of the above heads	4,941	2,805	2,150	4,511
Add for cents	2	1	2	2
Total resources	$3,677,876	$3,680,480	$3,707,663	$3,812,382
LIABILITIES.				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus fund	300,000	300,000	300,000	300,000
Undivided profits	44,435	38,037	62,330	41,243
Due depositors on demand	2,373,789	2,210,551	2,209,750	2,352,421
Due to trust companies, banks, bankers and brokers	448,818	612,772	616,258	719,302
Due savings banks	135,833	165,119	165,323	45,415
Due Treasurer of the State of New York	75,000	54,000	54,000	54,000
Add for cents	1	1	2	1
Total liabilities	$3,677,876	$3,680,480	$3,707,663	$3,812,382

THE BUFFALO COMMERCIAL BANK — BUFFALO.

(Organized 1850.) W. E. DANFORTH, *Cashier*.

DIRECTORS.

JAMES ASH, WM. E. DANFORTH, E. W. EAMES, JOSEPH T. JONES,
PASCAL P. PRATT, GEORGE L. WILLIAMS, GEORGE A. PLIMPTON, FRANKLIN D. LOCKE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$852,840	$792,006	$947,100	$1,021,358
Liability of directors as makers	78,000	17,500	38,013	24,013
Overdrafts	641	5,067	2,974	2,111
Due from trust companies, banks, bankers and brokers	195,734	208,933	198,609	232,341
Real estate	8,314	9,193	9,213	39,949
Stocks and bonds	1,200	1,200	1,200	1,200
Specie	37,805	10,076	11,060	37,907
United States legal-tenders and circulating notes of national banks	73,551	62,168	43,806	45,976
Cash items	14,398	16,950	10,062	13,549
Add for cents	4	3	4	4
Total resources	$1,262,487	$1,123,096	$1,262,041	$1,418,408
LIABILITIES.				
Capital	$250,000	$250,000	$250,000	$250,000
Surplus fund	71,036	64,170	67,273	60,960
Undivided profits	9,431	5,673	8,776	4,879
Due depositors on demand	626,969	531,888	666,788	860,454
Due to trust companies, banks, bankers and brokers	175,050	141,364	139,202	122,114
Due savings banks	130,000	130,000	130,000	120,000
Add for cents	1	1	2	1
Total liabilities	$1,262,487	$1,123,096	$1,262,041	$1,418,408

THE BANK OF CAPE VINCENT — CAPE VINCENT.

ERASTUS K. BURNHAM, *President.* (Organized 1885.) S. S. BLOCK, *Cashier.*

DIRECTORS.

E. K. BURNHAM, GEO. V. S. CAMP, S. S. BLOCK.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$38,842	$41,653	$35,824	$38,704
Liability of directors as makers	12,584	10,657	12,139	9,287
Overdrafts	2,034	451	1,429	201
Due from trust companies, banks, bankers and brokers	9,576	7,558	6,985	6,533
Real estate	12,101	12,265	12,246	12,123
Mortgages owned	985	975	2,768	2,278
Stocks and bonds	1,600	1,600	1,600	1,600
Specie	438	331	66	738
United States legal-tenders and circulating notes of national banks	1,100	2,611	1,105	4,587
Cash items	2,305	796	236	2,200
Assets not included in any of the above heads	550	500	500	500
Add for cents	3	3	3	3
Total resources	$82,118	$79,400	$74,901	$78,754
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	3,000	3,000	3,000	3,000
Undivided profits	7,199	7,779	7,786	8,942
Due depositors on demand	38,944	36,530	34,695	37,224
Due to trust companies, banks, bankers and brokers	1,400	530	663	1,541
Amount due not included in any of the above heads	6,574	6,560	3,755	3,045
Add for cents	1	1	2	2
Total liabilities	$82,118	$79,400	$74,901	$78,754

BANK OF CATTARAUGUS — CATTARAUGUS.

H. C. RICH, *President.* (Organized 1892.) F. E. JOHNSON, *Cashier.*

DIRECTORS.

E. L. JOHNSON, F. E. JOHNSON, A. SPRING, H. C. RICH, MILTON LITTLE,
C. MOENCH, F. LARABEE, H. W. HINMAN, W. H. LEE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$181,684	$188,895	$183,397	$209,867
Liability of directors as makers	6,500	11,470	5,050	5,550
Overdrafts	4,066	881	2,526	2,272
Due from trust companies, banks, bankers and brokers	37,292	50,422	30,467	52,144
Real estate	5,200	4,900	4,900	4,900
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	10,165	9,563	8,495	7,976
United States legal-tenders and circulating notes of national banks	4,666	8,010	6,371	7,730
Cash items	79	12	2	23
Assets not included in any of the above heads	900	900	900	900
Add for cents	1	1	3	4
Total resources	$251,553	$276,054	$243,111	$292,366
LIABILITIES.				
Capital	$33,000	$33,000	$33,000	$33,000
Surplus fund	11,000	14,000	14,000	14,000
Undivided profits	10,425	6,541	5,302	7,602
Due depositors on demand	197,127	222,513	187,809	227,763
Due to trust companies, banks, bankers and brokers			3,000	
Due Treasurer of the State of New York				10,000
Add for cents	1			1
Total liabilities	$251,553	$276,054	$243,111	$292,366

THE CENTRAL BANK OF ROCHESTER — ROCHESTER.

BENJAMIN E. CHASE, *President.* (Organized 1888.) GEORGE WILDER, *Cashier.*

DIRECTORS.

BENJAMIN E. CHASE, FRANK S. UPTON, H. H. EDGERTON, WILLIAM A. SUTHERLAND, J. I. ROBBINS, HENRY R. EAST, ERICKSON PERKINS, HAROLD P. BREWSTER, JOHN P. BOWMAN, GEORGE WILDER, W. H. MATHEWS, WILLIAM R. PETERS, CHARLES E. HOYT, WILLIAM PITKIN, BERNARD DUNN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$825,501	$865,678	$807,637	$882,259
Liability of directors as makers	26,975	19,007	26,457	30,072
Overdrafts	799	4,648	2,667	2,254
Due from trust companies, banks, bankers and brokers	128,948	218,859	429,857	197,050
Real estate	18,354	18,436	18,436	22,212
Mortgages owned	53,946	47,946	48,696	48,696
Stocks and bonds	88,740	128,610	116,060	94,613
Specie	11,534	4,846	20,686	3,997
United States legal-tenders and circulating notes of national banks	45,193	61,976	36,134	52,016
Cash items	9,761	26,580	7,521	13,742
Assets not included in any of the above heads	1,500	1,500	1,500	1,500
Add for cents	2	3	3	5
Total resources	$1,211,253	$1,398,089	$1,515,654	$1,348,416
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	40,000			
Undivided profits	8,269	50,468	52,134	60,763
Due depositors on demand	815,688	994,812	1,121,181	943,181
Due to trust companies, banks, bankers and brokers	7,277	2,761	2,324	4,416
Due savings banks	140,000	150,000	140,000	140,000
Amount due not included in any of the above heads	18	47	15	55
Add for cents	1	1		1
Total liabilities	$1,211,253	$1,398,089	$1,515,654	$1,348,416

THE CENTRAL BANK OF WESTCHESTER COUNTY — WHITE PLAINS.

WILLIAM H. ALBRO, *President.* (Organized 1868.) HOWARD E. FOSTER, *Cashier.*

DIRECTORS.

WILLIAM H. ALBRO, ROCKWELL YOUNG, ISAAC V. FOWLER, SAMUEL HOPPER, HOWARD E. FOSTER, CHARLES HORTON, D. B. HALSTEAD, WILLIAM H. ROBERTSON, WILSON BROWN, JR., FREDERIC S. BARNUM.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$186,512	$205,481	$200,257	$156,589
Liability of directors as makers	13,500	8,500	6,000	5,000
Overdrafts		86	10	161
Due from trust companies, banks, bankers and brokers	70,284	61,071	152,301	143,126
Real estate	15,000	15,000	15,000	15,000
Stocks and bonds	191,000	191,100	193,100	191,100
Specie	7,458	7,578	10,873	7,502
United States legal-tenders and circulating notes of national banks	10,167	22,005	16,588	19,988
Cash items	1,720	355	369	1,005
Assets not included in any of the above heads	9,732	8,132	7,740	7,132
Add for cents	2	3	2	3
Total resources	$505,375	$519,311	$602,240	$546,606
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	50,000	50,000	50,000	50,000
Undivided profits	19,888	19,109	24,579	24,381
Due depositors on demand	326,400	346,681	410,240	356,068
Due to trust companies, banks, bankers and brokers	9,086	3,445	17,419	16,097
Amount due not included in any of the above heads		75		60
Add for cents	1	1	2	
Total liabilities	$505,375	$519,311	$602,240	$546,606

THE BANK OF CHATEAUGAY — CHATEAUGAY.

B. C. BORT, *President.* (Organized 1887.) I. M. WARREN, *Cashier.*

DIRECTORS.

W. B. RYAN, R. W. ANDERSON, J. H. DUFFY, BRUCE C. BORT, C. L. BENTLEY, E. H. PERSONS, ROBT. HENDERSON.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$69,317	$64,731	$63,312	$51,745
Liability of directors as makers	8,072	8,968	9,223	10,527
Overdrafts	218	31	44	288
Due from trust companies, banks, bankers and brokers	8,637	13,880	9,263	18,264
Real estate	15,403	15,403	15,403	13,000
Mortgages owned	12,498	12,498	12,473	12,373
Stocks and bonds	2,000	1,000	1,000	1,000
Specie	7,113	6,670	7,383	7,638
United States legal-tenders and circulating notes of national banks	8,329	3,217	7,894	6,940
Cash items	500	500	700	300
Assets not included in any of the above heads	2,784	2,017	2,209	2,268
Add for cents	2	4	4	3
Total resources	$134,873	$128,919	$128,908	$124,346
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	15,472	15,963	15,963	8,909
Undivided profits	1,742	662	1,118	1,488
Due depositors on demand	79,037	75,960	76,468	86,269
Due to trust companies, banks, bankers and brokers	1,621	134	1,159	678
Amount due not included in any of the above heads	12,000	11,198	9,198	2,000
Add for cents	1	2	2	2
Total liabilities	$134,873	$128,919	$128,908	$124,346

CHEMUNG CANAL BANK — ELMIRA.

M. H. ARNOT, *President.* (Organized 1895.) JOHN H. ARNOT, *Cashier.*

DIRECTORS.

M. H. ARNOT, M. C. ARNOT, JESSE L. COOLEY, JOHN H. ARNOT, JAMES B. RATHBONE, JOHN C. GREVES, PLATT V. BRYAN,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$2,204,508	$2,218,241	$2,206,309	$2,020,561
Overdrafts	1,110	628	47	
Due from trust companies, banks, bankers and brokers	314,553	569,506	443,141	601,494
Mortgages owned	403,212	395,162	381,572	381,069
Stocks and bonds	741,585	709,585	708,085	720,070
Specie	187,565	190,137	210,923	201,090
United States legal-tenders and circulating notes of national banks	367,150	217,850	268,000	198,860
Cash items	38,497	28,053	44,586	11,645
Assets not included in any of the above heads	30,897	65,230	30,897	30,897
Add for cents	4	4	4	2
Total resources	$4,289,081	$4,394,396	$4,293,564	$4,165,688
LIABILITIES.				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus fund	300,000	300,000	300,000	300,000
Undivided profits	228,455	236,222	244,233	260,513
Due depositors on demand	3,443,233	3,535,990	3,426,682	3,287,935
Due to trust companies, banks, bankers and brokers			1,063	386
Due savings banks	17,392	22,183	21,585	16,853
Add for cents	1	1	1	1
Total liabilities	$4,289,081	$4,394,396	$4,293,564	$4,165,688

THE CITIZENS' BANK OF ARCADE — ARCADE.

J. D. CASE, *President.* (Organized 1890.) J. D. COLBORN, *Cashier.*

DIRECTORS.

THOMAS CASE, J. D. CASE, J. B. LEWIS, L. A. DAVIS, J. H. SMITH, J. D. COLBORN, H. D. BARNES,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$81,808	$84,106	$82,206	$97,592
Liability of directors as makers	13,500	13,900	15,185	14,460
Overdrafts	24	170	102	46
Due from trust companies, banks, bankers and brokers	23,097	15,950	22,243	16,229
Real estate	7,000	7,000	7,000	7,000
Stocks and bonds	9,055	9,055	9,055	9,055
Specie	6,510	5,967	5,830	4,736
United States legal-tenders and circulating notes of national banks	3,838	5,697	4,340	5,056
Add for cents	2	2	2	2
Total resources	$144,834	$141,847	$145,963	$154,176
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus fund	5,500	5,500	6,000	6,000
Undivided profits	817	899	1,423	2,067
Due depositors on demand	108,517	105,447	108,539	116,109
Add for cents		1	1	
Total liabilities	$144,834	$141,847	$145,963	$154,176

CITIZENS' BANK OF BUFFALO — BUFFALO.

JOSEPH BLOCK, *President.* (Organized 1890.) IRVING E. WATERS, *Cashier.*

DIRECTORS.

CHRISTIAN KLINCK, JEROME I. PRENTISS, WILLIAM A. RINEHART, MELVIN DUNNING, EDWIN SIKES, W. F. WENDT, JULIUS BINZ, DEVILLE W. HARRINGTON, NATHANIEL W. NORTON, G. FRED ZELLER, JOSEPH BLOCK,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$936,049	$899,982	$1,018,240	$989,436
Liability of directors as makers		2,300		
Overdrafts	2,151	2,774	2,827	1,398
Due from trust companies, banks, bankers and brokers	209,442	295,716	195,880	334,636
Real estate	2,413	1,746	8,412	9,004
Mortgages owned	7,450	11,150	11,550	16,550
Stocks and bonds	2,168	2,314	5,314	5,314
Specie	26,968	27,296	33,354	76,151
United States legal-tenders and circulating notes of national banks	12,315	9,950	22,020	24,025
Cash items	50,295	58,633	14,609	22,532
Assets not included in any of the above heads	7,115	7,115	6,000	6,000
Add for cents	2	2	3	1
Total resources	$1,256,368	$1,318,978	$1,318,209	$1,485,047
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	100,000	100,000	100,000	100,000
Undivided profits	25,492	22,623	27,732	26,808
Due depositors on demand	818,340	875,126	814,951	939,129
Due to trust companies, banks, bankers and brokers	97,529	107,854	132,151	161,109
Due savings banks	90,000	95,000	100,000	115,000
Due Treasurer of the State of New York	25,000	18,374	43,374	43,000
Amount due not included in any of the above heads	6			
Add for cents	1	1	1	1
Total liabilities	$1,256,368	$1,318,978	$1,318,209	$1,485,047

THE CITIZENS' BANK OF DANSVILLE — DANSVILLE.

GEORGE A. SWEET, *President.* (Organized 1887.) F. FIELDER, *Cashier.*

DIRECTORS.

J. W. WADSWORTH, JOHN H. MAGEE, JAMES A. JACKSON, F. FIELDER, JOHN T. McCURDY,
GEORGE A. SWEET, JOHN J. BAILEY, F. W. NOYES, H. F. DYER,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$148,954	$150,110	$138,351	$139,814
Liability of directors as makers	7,419	6,984	6,984	4,479
Overdrafts	238	444	681	195
Due from trust companies, banks, bankers and brokers	19,569	46,544	49,664	37,002
Real estate	7,000	7,000	7,000	7,000
Mortgages owned	400	400	400	400
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	7,552	6,831	6,285	9,070
United States legal-tenders and circulating notes of national banks	4,912	9,074	4,665	3,722
Cash items	287	879	723	269
Add for cents	2	3	3	2
Total resources	$197,333	$229,269	$215,756	$202,953
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	10,000	11,000	11,000	12,000
Undivided profits	8,287	7,253	7,959	6,909
Due depositors on demand	113,861	149,939	135,638	123,178
Due Treasurer of the State of New York	15,184	11,076	11,158	10,856
Amount due not included in any of the above heads				9
Add for cents	1	1	1	1
Total liabilities	$197,333	$229,269	$215,756	$202,953

CITIZENS' BANK OF LE ROY — LE ROY.

W. F. SMALLWOOD, *President.* (Organized 1896.) F. E. CHADDOCK, *Assistant Cashier.*

DIRECTORS.

WILBUR F. SMALLWOOD, THOMAS B. TUTTLE, MATHIAS MULLER, JOHN P. SAMSON, W. F. HUYCK, EDWARD H. BUTLER, FREDERICK R. GREEN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors			$59,004	$69,195
Liability of directors as makers				500
Overdrafts			86	163
Due from trust companies, banks, bankers and brokers			13,938	13,623
Real estate			4,722	4,825
Stocks and bonds			1,000	1,000
Specie			295	459
United States legal-tenders and circulating notes of national banks			6,705	1,904
Cash items			1,193	12,565
Assets not included in any of the above heads			775	783
Add for cents			4	4
Total resources			$87,722	$105,021
LIABILITIES.				
Capital			$50,000	$50,000
Undivided profits			339	418
Due depositors on demand			32,111	52,318
Due to trust companies, banks, bankers and brokers			5,271	2,285
Add for cents			1	
Total liabilities			$87,722	$105,021

THE CITIZENS' BANK OF LOCKE, N. Y.— LOCKE.

JOSEPH HARRIS, *President.* (Organized 1895.) J. M. THOMAS, *Cashier.*

DIRECTORS.

JOSEPH HARRIS, V. B. COGGSHALL, WILLIAM HOLDEN, PHILIP SHAFFER, J. L. WHITE, C. B. KING, C. J. HEWITT, C. G. PARKER, GEORGE MILLER, A. MCINTOSH, C. D. FULLER, W. T. COX, E. S. HORTON.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$36,621	$25,906	$34,553	$32,247
Liability of directors as makers	1,160	795	5,782	5,318
Overdrafts	333	430	421	1,524
Due from trust companies, banks, bankers and brokers	5,709	12,641	4,275	853
Mortgages owned	65	65	865	865
Stocks and bonds	1,121	1,121	1,121	1,121
Specie	435	848		606
United States legal-tenders and circulating notes of national banks	1,650	2,883	788	1,525
Cash items	647	286	328	1,075
Assets not included in any of the above heads	921	921	921	500
Add for cents	4	4	4	4
Total resources	$48,666	$45,900	$49,058	$45,638
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Undivided profits	495	1,426	851	476
Due depositors on demand	22,399	18,999	21,703	19,636
Due to trust companies, banks, bankers and brokers	772	473	4	524
Amount due not included in any of the above heads			1,500	
Add for cents		2		2
Total liabilities	$48,666	$45,900	$49,058	$45,638

CITIZENS' BANK OF LE ROY — LE ROY.

W. F. SMALLWOOD, *President.* (Organized 1896.) F. E. CHADDOCK, *Assistant Cashier.*

DIRECTORS.

WILBUR F. SMALLWOOD, THOMAS B. TUTTLE, MATHIAS MULLER, JOHN P. SAMSON, W. F. HUYCK, EDWARD H. BUTLER, FREDERICK R. GREEN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors			$59,004	$69,195
Liability of directors as makers				500
Overdrafts			86	163
Due from trust companies, banks, bankers and brokers			13,938	13,623
Real estate			4,722	4,825
Stocks and bonds			1,000	1,000
Specie			295	459
United States legal-tenders and circulating notes of national banks			6,705	1,904
Cash items			1,193	12,565
Assets not included in any of the above heads			775	783
Add for cents			4	4
Total resources			$87,722	$105,021
LIABILITIES.				
Capital			$50,000	$50,000
Undivided profits			339	418
Due depositors on demand			32,111	52,318
Due to trust companies, banks, bankers and brokers			5,271	2,285
Add for cents			1	
Total liabilities			$87,722	$105,021

THE CITIZENS' BANK OF LOCKE, N. Y.— LOCKE.

JOSEPH HARRIS, *President.* (Organized 1895.) J. M. THOMAS, *Cashier.*

DIRECTORS.

JOSEPH HARRIS, V. B. COGGSHALL, WILLIAM HOLDEN, PHILIP SHAFFER, J. L. WHITE, C. B. KING, C. J. HEWITT, C. G. PARKER, GEORGE MILLER, A. MCINTOSH, C. D. FULLER, W. T. COX, E. S. HORTON.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$36,621	$25,906	$34,553	$32,247
Liability of directors as makers	1,160	795	5,782	5,318
Overdrafts	333	430	421	1,524
Due from trust companies, banks, bankers and brokers	5,709	12,641	4,275	853
Mortgages owned	65	65	865	865
Stocks and bonds	1,121	1,121	1,121	1,121
Specie	435	848		606
United States legal-tenders and circulating notes of national banks	1,650	2,883	788	1,525
Cash items	647	286	328	1,075
Assets not included in any of the above heads	921	921	921	500
Add for cents	4	4	4	4
Total resources	$48,666	$45,900	$49,058	$45,638
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Undivided profits	495	1,426	851	476
Due depositors on demand	22,399	18,999	21,703	19,636
Due to trust companies, banks, bankers and brokers	772	473	4	524
Amount due not included in any of the above heads			1,500	
Add for cents		2		2
Total liabilities	$48,666	$45,900	$49,058	$45,638

THE CITIZENS' BANK OF PERRY, N. Y.—PERRY.

MILO H. OLIN, *President.* (Organized 1888.) C. M. SMITH, *Cashier.*

DIRECTORS.

M. H. OLIN, GEORGE L. CONE, GEORGE TOMLINSON, GEORGE W. GRIEVE, L. A. MACOMBER, B. A. NEVINS, JOHN S. GARRISON.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$64,995	$72,394	$56,777	$63,066
Liability of directors as makers	28,489	22,757	18,658	24,200
Overdrafts	3	72	184	516
Due from trust companies, banks, bankers and brokers	32,180	21,567	41,756	26,116
Mortgages owned	2,318	3,348	5,948	5,748
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	3,450	3,004	2,073	3,042
United States legal-tenders and circulating notes of national banks	2,450	500	2,300	2,348
Cash items	75	1,344	179	1,240
Assets not included in any of the above heads	1,800	1,800	1,800	1,800
Add for cents	3	2	3	3
Total resources	$136,763	$127,788	$130,678	$129,079
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	5,000	5,500	5,500	5,500
Undivided profits	2,467	586	1,724	2,577
Due depositors on demand	79,295	71,702	73,454	70,790
Due to trust companies, banks, bankers and brokers				211
Add for cents	1			1
Total liabilities	$136,763	$127,788	$130,678	$129,079

THE CITIZENS' BANK—WAVERLY.

J. THEODORE SAWYER, *President.* (Organized 1874.) F. A. SAWYER, *Cashier.*

DIRECTORS.

J. T. SAWYER, W. E. JOHNSON, J. R. STONE, LEVI CURTIS, J. B. FLOYD, F. A. SAWYER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition. Sept. 15, 1897.
Loans and discounts, less due from directors	$144,652	$142,017	$140,434	$134,308
Liability of directors as makers	474	1,215	515	1,545
Overdrafts	5,293	3,282	4,626	5,700
Due from trust companies, banks, bankers and brokers	21,193	23,159	15,239	30,519
Real estate	9,976	9,676	9,676	9,676
Mortgages owned	12,784	12,703	10,853	10,769
Stocks and bonds	53,925	53,925	53,925	53,925
Specie	2,569	1,314	3,508	4,440
United States legal-tenders and circulating notes of national banks	15,436	12,629	14,450	9,991
Cash items	153	329	221	309
Assets not included in any of the above heads	4,333	4,134	4,134	4,009
Add for cents	4	4	3	4
Total resources	$270,792	$264,387	$257,584	$265,195
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	10,000	10,000	10,000	10,000
Undivided profits	8,711	6,245	7,142	7,474
Due depositors on demand	200,684	197,396	189,633	197,527
Due to trust companies, banks, bankers and brokers	1,396	745	808	193
Add for cents	1	1	1	1
Total liabilities	$270,792	$264,387	$257,584	$265,195

THE CITY BANK, BUFFALO, N. Y.—BUFFALO.

W. C. CORNWELL, *President.* (Organized 1893.) A. J. BARNES, *Cashier.*

DIRECTORS.

CHARLES DANIELS, P. H. GRIFFIN, WILLIAM I. MILLS, JAMES TILLINGHAST, WILLIAM C. CORNWELL, E. G. S. MILLER, HERBERT P. BISSELL,

RESOURCES.	Statement of condition, Dec. 9, 1896	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,754,869	$1,656,757	$1,582,120	$1,598,430
Liability of directors as makers	18,836	25,784	70,327	49,854
Overdrafts	5,396	3,484	6,159	4,310
Due from trust companies, banks, bankers and brokers	315,954	375,090	364,392	446,425
Real estate	180,000	180,000	180,000	180,000
Mortgages owned		15,760	15,760	15,760
Stocks and bonds	1,000	1,000	1,000	2,600
Specie	64,947	58,537	28,758	66,651
United States legal-tenders and circulating notes of national banks	67,284	78,369	68,821	119,699
Cash items	10,364	9,338	13,560	11,628
Assets not included in any of the above heads	106,918	4,646	4,500	4,500
Add for cents	3	3	3	2
Total resources	$2,525,571	$2,408,768	$2,335,400	$2,499,859
LIABILITIES.				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus fund	150,000	150,000	150,000	150,000
Undivided profits	18,599	21,992	25,381	25,996
Due depositors on demand	1,392,610	1,189,705	1,102,424	1,243,927
Due to trust companies, banks, bankers and brokers	474,633	548,905	512,501	534,264
Due savings banks	164,218	179,387	194,882	195,671
Due Treasurer of the State of New York	25,000	18,210	50,210	50,000
Amount due not included in any of the above heads	509	567		
Add for cents	2	2	2	1
Total liabilities	$2,525,571	$2,408,768	$2,335,400	$2,499,859

CLINTON BANK—NEW YORK CITY.

F. E. PITKIN, *President* — 87 Hudson street, corner Harrison. (Organized 1888.) — F. S. HYATT, *Cashier.*

DIRECTORS.

JEROME E. BATES, DAVID HUNT, ASBURY LESTER, F. E. PITKIN, FRANK SITTIG,
AUGUSTUS C. BECHSTEIN, J. E. LEFFINGWELL, JAMES E. MORRIS, ALEXANDER POLLOCK, HYMAN SONN,
CLARENCE LEXOW, SAMUEL GALLE, F. S. HYATT, JAS. ROWLAND.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15. 1897.
Loans and discounts, less due from directors	$797,824	$690,573	$772,116	$826,591
Liability of directors as makers	58,500	55,000	42 220	71,471
Overdrafts	494	753	546	804
Due from trust companies, banks, bankers and brokers	237,492	263,645	275,040	216,458
Real estate	28,550	29,686	29,541	30,134
Stocks and bonds	76,053	71,016	71,016	97,146
Specie	44,631	55,460	72,375	54,908
United States legal-tenders and circulating notes of national banks	36,060	20,500	26,750	45,000
Cash items	72,453	87,504	59,723	94,497
Assets not included in any of the above heads	6,000	6,000	6,000	6,000
Add for cents	4	3	3	3
Total resources	$1,358,061	$1,280,140	$1,355,330	$1,443,012
LIABILITIES.				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus fund	15,000	15,000	15,000	15,000
Undivided profits	14,333	9,206	11,995	17,307
Due depositors on demand	927,548	955,753	1,028,154	1,060,525
Due to trust companies, banks, bankers and brokers	75,000			
Due Treasurer of the State of New York	26,000			50,000
Amount due not included in any of the above heads	180	180	180	180
Add for cents		1	1	
Total liabilities	$1,358,061	$1,280,140	$1,355,330	$1,443,012

THE COLONIAL BANK—NEW YORK CITY.

ALEXANDER WALKER, *President.* Columbus avenue and Eighty-third street. (Organized 1892.) W. H. LAW, *Acting Cashier.*

DIRECTORS.

TIMOTHY HOGAN, EDWARD A. MAHER, GEORGE B. JACQUES, HENRY E. STEVENS, THOMAS W. OLCOTT,
DONALD MITCHELL, E. G. WHITAKER, JUDSON LAWSON, LEWIS H. SPENCE, GEO. W. STREET,
ALEXANDER WALKER, CHARLES H. STONE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$325,427	$360,027	$157,836	$402,382
Liability of directors as makers	32,700	40,623	32,071	38,425
Overdrafts	227	188	317	440
Due from trust companies, banks, bankers and brokers	143,808	154,705	99,879	156,812
Stocks and bonds	41,311	30,886	30,524	30,524
Specie	8,562	6,982	9,402	5,731
United States legal-tenders and circulating notes of national banks	99,959	90,444	44,459	76,647
Cash items	46,826	26,091	29,387	36,679
Assets not included in any of the above heads	14,061	14,000	14,844	14,844
Add for cents	3	5	3	1
Total resources	$712,884	$723,951	$718,722	$762,485
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	25,000	25,000	25,000	25,000
Undivided profits	23,145	13,946	17,445	21,066
Due depositors on demand	564,739	585,004	576,276	616,419
Add for cents		1	1	
Total liabilities	$712,884	$723,951	$418,722	$762,485

COLUMBIA BANK—New York City.

JOSEPH FOX, *President.* Fifth avenue and Forty-second street. (Organized 1883.) **W. S. GRIFFITH, *Cashier.***

DIRECTORS.

JOSEPH FOX, JOHN H. WATSON, MYER S. ISAACS, MAX J. LISSAUER, SIMEON FORD, DANIEL T. HOAG, LEWIS SEASONGOOD, WILLIAM L. SKIDMORE, JOHN S. FOSTER, D. H. ROWLAND. CHARLES REED, THOMAS P. FISKE,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,376,686	$1,334,404	$1,370,856	$1,480,121
Liability of directors as makers	57,625	8,364	127,264	95,900
Overdrafts	1,068	278	491	237
Due from trust companies, banks, bankers and brokers	559,637	448,300	484,666	409,400
Real estate	142,181	142,181	142,181	142,181
Mortgages owned	22,500	20,000	20,000	20,000
Stocks and bonds	263,608	278,109	266,109	265,109
Specie	71,872	117,497	110,807	71,648
United States legal-tenders and circulating notes of national banks	98,150	60,300	65,250	89,450
Cash items	13,043	147,910	140,272	166,039
Add for cents	4	2	3	2
Total resources	$2,606,374	$2,557,345	$2,727,899	$2,740,087
LIABILITIES.				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus fund	200,000	200,000	200,000	200,000
Undivided profits	25,569	12,388	20,612	14,435
Due depositors on demand	1,991,035	1,978,354	2,084,571	2,087,030
Due to trust companies, banks, bankers and brokers	24,516	16,000	16,000	16,000
Due savings banks	35,253	50,601	56,715	72,622
Due Treasurer of the State of New York	30,000		50,000	50,000
Add for cents	1	2	1	
Total liabilities	$2,606,374	$2,557,345	$2,727,899	$2,740,087

COMMERCIAL BANK — ROCHESTER.

C. H. BABCOCK, *President.* (Organized 1891.) T. J. SWANTON, *Cashier.*

DIRECTORS.

C. H. BABCOCK, ISAAC WILLIS, HENRY D. STONE, ROBERT M. MYERS, JOSIAH ANSTICE, L. P. ROSS, H. AUSTIN BREWSTER, H. W. DAVIS, SIMEON G. CURTICE, JAMES W. GILLIS.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$816,177	$820,196	$756,144	$852,019
Liability of directors as makers	48,661	26,811	26,906	41,736
Overdrafts	1,572	1,248	1,878	2,345
Due from trust companies, banks, bankers and brokers	201,398	218,009	430,707	192,513
Real estate	76,918	77,616	77,560	76,407
Mortgages owned	20,673	24,557	26,436	26,436
Stocks and bonds	5,850	12,250	12,250	5,850
Specie	30,707	31,948	30,705	28,853
United States legal-tenders and circulating notes of national banks	45,369	46,105	72,068	46,015
Cash items	12,992	14,143	10,419	12,325
Assets not included in any of the above heads	4,583	4,583	4,583	4,583
Add for cents	3	5	3	5
Total resources	$1,264,903	$1,277,471	$1,449,659	$1,289,087
LIABILITIES.				
Capital	200,000	200,000	200,000	200,000
Surplus fund	100,000	100,000	100,000	100,000
Undivided profits	16,459	6,483	10,643	11,083
Due depositors on demand	730,583	781,281	959,412	768,694
Due to trust companies, banks, bankers and brokers	77,780	46,706	41,603	39,309
Due savings banks	115,000	125,000	120,000	120,000
Due Treasurer of the State of New York	25,000	18,000	18,000	50,000
Amount due not included in any of the above heads	80			
Add for cents	1	1	1	1
Total liabilities	$1,264,903	$1,277,471	$1,449,659	$1,289,087

COMMERCIAL BANK—SYRACUSE.

HENDRICK S. HOLDEN, *President.* (Organized 1891.) ANTHONY LAMB, *Cashier.*

DIRECTORS.

F. R. HAZARD, JACOB AMOS, C. M. WARNER, EDWARD JOY DANIEL ROSENBLOOM, CLARENCE G. BROWN, LOUIS WILL, E. K. WEST, HENDRICK S. HOLDEN, GEORGE M. BARNES, ANTHONY LAMB. WILLIAM NOTTINGHAM, HAMILTON S. WHITE,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$611,081	$516,356	$506,669	$648,066
Liability of directors as makers	125,219	109,594	114,563	56,862
Overdrafts	170	70	107	118
Due from trust companies, banks, bankers and brokers	217,323	302,939	200,552	136,318
Real estate	10,176	10,259	10,259	10,259
Stocks and bonds	1,000	1,000	56,005	96,356
Specie	52,426	43,974	54,829	44,945
United States legal-tenders and circulating notes of national banks	16,395	10,266	22,633	14,561
Cash items	3,981	8,255	7,183	4,790
Assets not included in any of the above heads	4,365	4,515	4,664	4,813
Add for cents	3	3	2	4
Total resources	$1,042,139	$1,007,231	$977,466	$1,017,092
LIABILITIES.				
Capital	$250,000	$250,000	$250,000	$250,000
Undivided profits	61,385	54,241	59,169	55,132
Due depositors on demand	565,818	676,697	605,721	656,873
Due to trust companies, banks, bankers and brokers	39,935	26,063	62,376	54,676
Due savings banks	125,000			
Due Treasurer of the State of New York		138	138	140
Amoun due not included in any of the above heads		90	60	270
Add for cents	1	2	2	1
Total liabilities	$1,042,139	$1,007,231	$977,466	$1,017,092

THE CORN EXCHANGE BANK — NEW YORK CITY.

WILLIAM A. NASH, *President.* William and Beaver streets. (Organized 1852.) LOFTIN LOVE, *Cashier.*

DIRECTORS.

WILLIAM HARMAN BROWN, THOMAS T. BARR, M. B. FIELDING, DAVID DOWS, JR., DAVID BINGHAM,
WILLIAM A. NASH, THOMAS A. MCINTYRE, HOWLAND DAVIS, CLARENCE H. KELSEY, LEONARD J. BUSBY,
JOHN M. BOWERS, WM. RHINELANDER STEWART, ROSWELL P. FLOWER,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$7,961,178	$7,558,892	$8,447,410	$8,897,874
Liability of directors as makers	431,970	402,370	360,683	348,288
Overdrafts	563			31
Due from trust companies, banks, bankers and brokers	481,656	520,531	508,538	544,242
Real estate	722,200	722,200	722,200	722,200
Mortgages owned	140,000	155,000	193,500	142,000
Stocks and bonds	3,966	3,966	3,966	3,966
Specie	1,352,445	1,359,942	1,450,764	1,473,587
United States legal-tenders and circulating notes of national banks	1,293,166	1,376,177	979,828	739,243
Cash items	1,466,636	1,777,757	2,403,715	2,899,686
Add for cents	1	2	2	5
Total resources	$13,853,781	$13,876,837	$15,070,606	$15,771,122
LIABILITIES.				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus fund	1,000,000	1,000,000	1,000,000	1,000,000
Undivided profits	292,580	243,045	313,222	282,383
Due depositors on demand	6,905,379	6,954,186	7,524,148	8,878,662
Due to trust companies, banks, bankers and brokers	3,199,529	3,158,644	4,039,852	3,255,778
Due savings banks	1,456,152	1,520,497	1,193,273	1,353,394
Amount due not included in any of the above heads	140	464	110	902
Add for cents	1	1	1	3
Total liabilities	$13,853,781	$13,876,837	$15,070,606	$15,771,122

DOBBS FERRY BANK — Dobbs Ferry.

JAMES DeWITT WILDE, *President.* (Organized 1890.) B. L. WALLACE, *Cashier.*

DIRECTORS.

James DeWitt Wilde, Daniel Lawrence, Charles F. Eichhorn, J. S. McComb, C. H. Judson,
Ward W. Tompkins, William Walker, Andrew C. Fields, Peter Kaufmann, Bernard Huston,
J. Jennings McComb.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15. 1897.
Loans and discounts, less due from directors	$90,088	$76,568	$79,056	$71,351
Liability of directors as makers	10,350	13,700	14,651	13,950
Overdrafts	7	1	45	79
Due from trust companies, banks, bankers and brokers	41,288	36,610	60,722	67,212
Real estate	15,000	15,000	15,000	14,000
Mortgages owned	13,800	10,500	10,500	10,500
Stocks and bonds	87,825	88,173	82,032	86,869
Specie	11,725	11,207	11,013	8,336
United States legal-tenders and circulating notes of national banks	4,000	5,148	7,200	13,650
Cash items	148	54	93	5
Assets not included in any of the above heads			612	60
Add for cents	2	2	4	2
Total resources	$274,233	$256,963	$280,928	$286,014
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	2,500	2,500	2,500	2,500
Undivided profits	1,561	2,759	2,412	7,146
Due depositors on demand	198,908	177,854	200,366	175,859
Due to trust companies, banks, bankers and brokers	6,099	2,303	6,313	20,456
Due savings banks	15,164	21,544	19,335	29,852
Add for cents	1	3	2	1
Total liabilities	$274,233	$256,963	$280,928	$286,014

DUNDEE STATE BANK — DUNDEE.

W. C. SWORTS, *President.* (Organized 1882.) R. B. SWORTS, *Cashier.*

DIRECTORS.

R. B. SWORTS, WILLIAM C. SWORTS, C. C. HARVEY, MARY H. KINNEY, H. C. HARPENDING
R. VOSBURGH, ANDREW HARPENDING.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$100,605	$72,245	$78,903	$86,720
Liability of directors as makers	7,536	11,712	11,445	11,615
Overdrafts	1,310	676	1,998	1,683
Due from trust companies, banks, bankers and brokers	11,637	13,104	4,978	7,313
Real estate	1,119	644	644	644
Mortgages owned	51,928	44,761	46,211	46,011
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	5,567	4,625	4,447	4,515
United States legal-tenders and circulating notes of national banks	4,601	6,002	3,117	2,991
Cash items	753	618	1,117	60
Assets not included in any of the above heads	2,923	3,688	3,688	1,963
Add for cents	4	3	5	5
Total resources	$188,983	$159,078	$157,553	$164,520
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Undivided profits	11,684	8,213	9,453	10,627
Due depositors on demand	121,961	100,863	97,678	93,344
Due to trust companies, banks, bankers and brokers	338	2	421	547
Amount due not included in any of the above heads	5,000			10,000
Add for cents			1	2
Total liabilities	$188,983	$159,078	$157,553	$164,520

THE BANK OF EAST AURORA — EAST AURORA.

H. Z. PERSONS, *President.* (Organized 1883.) HENRY H. PERSONS, *Cashier.*

DIRECTORS.

WELLINGTON BEEBE, F. R. WHALEY, A. RILEY, CHARLES N. BRAYTON, H. Z. PERSONS, B. D. GIBSON, HENRY H. PERSONS, BENJAMIN WHALEY,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$224,134	$216,658	$207,560	$218,373
Liability of directors as makers	31,349	31,770	31,599	36,628
Overdrafts	87	37	74	83
Due from trust companies, banks, bankers and brokers	69,631	78,048	62,546	67,238
Real estate	10,000	10,000	11,800	11,800
Mortgages owned	63,219	62,518	61,114	57,487
Stocks and bonds	1,464	1,464	1,464	1,348
Specie	12,205	15,543	15,220	14,770
United States legal tenders and circulating notes of national banks	8,417	2,330	5,359	4,905
Cash items	17	436	123	59
Add for cents	2	4	3	2
Total resources	$420,525	$418,808	$396,862	$412,693
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Undivided profits	20,918	20,025	22,691	14,374
Due depositors on demand	354,504	356,101	334,491	358,782
Due Treasurer of the State of New York	10,000	7,342	7,342	7,200
Amount due not included in any of the above heads	5,103	5,339	2,337	2,337
Add for cents		1	1	
Total liabilities	$420,525	$418,808	$396,862	$412,693

EIGHTH WARD BANK OF BROOKLYN — BROOKLYN.

JOHN C. KELLEY, *President.* Thirty-ninth street and Third avenue. (Organized 1893.) WILLIAM J. BROWN, *Cashier.*

DIRECTORS.

W. W. SPENCE, JOHN C. KELLEY, FRANK JENKS, HENRY BURN. TUNIS G. BERGEN,
FREDERICK W. STARR, JOHN MCNAMEE, WILLIAM J. BROWN, ALBRO J. NEWTON.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$235,998	$221,648	$243,436	$234,391
Liability of directors as makers	26,450	25,075	21,225	24,800
Overdrafts	19	277	279	87
Due from trust companies, banks, bankers and brokers	34,800	30,412	31,226	78,330
Real estate	27,869	27,869	27,869	27,869
Stocks and bonds	1,070	1,070	1,070	1,120
Specie	4,366	5,800	4,903	3,563
United States legal-tenders and circulating notes of national banks	24,874	23,305	25,828	27,702
Cash items	8,380	13,330	15,343	5,970
Assets not included in any of the above heads	4,266	4,427	4,743	4,024
Add for cents	3	2	2	2
Total resources	$368,095	$353,215	$375,924	$407,858
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	25,000	25,000	25,000	25,000
Undivided profits	10,228	8,406	9,951	3,953
Due depositors on demand	232,172	219,773	240,388	278,798
Due to trust companies, banks, bankers and brokers	695	36	584	106
Add for cents			1	1
Total liabilities	$368,095	$353,215	$375,924	$407,858

ELECTRIC CITY BANK — NIAGARA FALLS.

JEROME B. RICE, *President.* (Organized 1894.) GEORGE G. SHEPARD, *Cashier.*

DIRECTORS.

JEROME B. RICE, FRANK A. DUDLEY, HIRAM H. PARRISH, JOHN J. HOPKINS, C. M. YOUNG, BURT VAN HORN, GEORGE G. SHEPARD, JOHN C. MORGAN,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$166,988	$165,975	$166,118	$183,344
Liability of directors as makers	9,330	12,995	10,298	10,557
Overdrafts	2,460	555	1,947	3,580
Due from trust companies, banks, bankers and brokers	43,426	34,149	27,750	47,551
Stocks and bonds	1,156	1,487	1,487	1,110
Specie	6,638	5,062	5,480	7,871
United States legal-tenders and circulating notes of national banks	3,566	6,731	4,426	6,313
Cash items	730	1,083	1,010	694
Assets not included in any of the above heads	624	585	585	585
Add for cents	2	3	4	1
Total resources	$234,920	$228,625	$219,105	$261,606
LIABILITIES.				
Capital	$75,000	$75,000	$75,000	$75,000
Undivided profits	3,574	3,313	4,842	5,495
Due depositors on demand	140,807	126,975	103,543	150,314
Due to trust companies, banks, bankers and brokers	1,775	10,567	17,537	12,596
Due savings banks	1,893	5,422	5,834	6,000
Due Treasurer of the State of New York	10,000	7,347	12,347	12,200
Amount due not included in any of the above heads	1,869			
Add for cents	2	1	2	1
Total liabilities	$234,920	$228,625	$219,105	$261,606

ELEVENTH WARD BANK—NEW YORK CITY.

HENRY STEERS, *President.* (Organized 1867.) CHARLES E. BROWN, *Cashier.*

DIRECTORS.

HENRY STEERS, GEORGE W. QUINTARD, EDWARD V. LOEW, DAVID H. MCALPIN, WILLIAM ROWLAND,
GEORGE E. WEED, JOHN ENGLIS, CHARLES E. BROWN, EDWIN A. MCALPIN,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$912,481	$831,591	$871,796	$720,672
Liability of directors as makers	21,606	21,510	21,506	27,010
Overdrafts	407	197	29	543
Due from trust companies, banks, bankers and brokers	72,797	156,413	119,519	291,820
Real estate	46,075	46,075	46,075	46,075
Mortgages owned	8,248			
Stocks and bonds	126,542	124,992	124,992	124,412
Specie	107,258	114,211	132,205	99,715
United States legal-tenders and circulating notes of national banks	64,195	48,250	26,550	83,706
Cash items	62,524	71,595	49,458	122,079
Add for cents	2	2	2	1
Total resources	$1,422,135	$1,414,836	$1,392,132	$1,516,033
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Undivided profits	223,965	218,983	216,638	110,556
Due depositors on demand	1,098,118	1,095,770	1,075,412	1,305,384
Amount due not included in any of the above heads	52	82	82	92
Add for cents		1		1
Total liabilities	$1,422,135	$1,414,836	$1,392,132	$1,516,033

ELLICOTT SQUARE BANK OF BUFFALO — BUFFALO.

FRED. C. M. LAUTZ, *President.* (Organized 1891.) D. CLARK RALPH, *Cashier*

DIRECTORS.

FRED. C. M. LAUTZ, JAMES N. ADAM, A. G. HAUENSTEIN, WILLIAM H. HOTCHKISS, E. W. EAMES, C. M. FARRAR, ANDREW LANGDON, WALTER G. ROBBINS, HIRAM WALTZ, NATHAN WOLFF, WILLIAM L. MARCY,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$744,627	$671,300	$686,240	$698,782
Liability of directors as makers	42,360	69,360	51,360	40,360
Overdrafts	943	2,047	1,685	2,325
Due from trust companies, banks, bankers and brokers	153,431	121,006	110,887	151,938
Real estate	99,499	128,732	130,389	119,243
Mortgages owned	31,464	30,840	24,103	23,053
Stocks and bonds	60,062	80,064	80,066	86,613
Specie	19,821	40,765	20,589	17,715
United States legal-tenders and circulating notes of national banks	49,825	50,671	54,060	58,420
Cash items	30,010	21,808	15,215	18,370
Assets not included in any of the above heads	10,000	10,000	9,000	9,000
Add for cents	4	4	4	4
Total resources	$1,242,046	$1,226,597	$1,183,598	$1,225,823
LIABILITIES.				
Capital	$300,000	$300,000	$300,000	$300,000
Undivided profits	19,016	13,833	17,827	13,982
Due depositors on demand	718,572	685,930	625,691	647,503
Due to trust companies, banks, bankers and brokers	54,456	63,916	52,215	59,416
Due savings banks	125,000	144,541	137,489	154,922
Due Treasurer of the State of New York	25,000	18,374	50,374	50,000
Add for cents	2	3	2	
Total liabilities	$1,242,046	$1,226,597	$1,183,598	$1,225,823

THE BANK OF ELLICOTTVILLE — ELLICOTTVILLE.

C. P. VEDDER, *President.* (Organized 1891.) C. A. CASE, *Cashier.*

DIRECTORS.

E. S. STEWART, C. P. VEDDER, J. O. CLARK, C. McCOY, C. A. CASE, I. T. GLEASON, J. D. CASE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$126,941	$125,120	$125,744	$151,304
Liability of directors as makers	4,650	4,400	7,208	9,237
Overdrafts	626	1,081	449	1,073
Due from trust companies, banks, bankers and brokers	40,869	22,329	20,158	25,780
Real estate	2,918	2,918	2,918	2,918
Mortgages owned	5,068	5,463	4,913	4,913
Stocks and bonds	12,180	12,180	12,140	11,340
Specie	4,741	5,173	4,001	3,681
United States legal tenders and circulating notes of national banks	6,822	5,092	5,045	4,288
Cash items	565	134	310	448
Assets not included in any of the above heads	2,800	2,800	2,800	2,800
Add for cents	4	4	3	5
Total resources	$208,184	$186,694	$185,689	$217,787
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	4,700	5,000	5,000	5,000
Undivided profits	4,618	3,920	4,042	5,638
Due depositors on demand	163,865	145,573	144,446	174,949
Due Treasurer of the State of New York	10,000	7,200	7,200	7,200
Add for cents	1	1	1	
Total liabilities	$208,184	$186,694	$185,689	$217,787

THE ELMIRA CITY BANK—ELMIRA.

D. C. ROBINSON, *President.* (Organized 1895) CHAS. H. PALMER, *Cashier.*

DIRECTORS.

GEORGE BRAND, DAVID C. ROBINSON, CHARLES H. PALMER, FABIAN SCHWARTZ, THOMAS S. SMITH.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$31,166	$31,166	$31,433	$32,295
Due from trust companies, banks, bankers and brokers	430	317	39	39
Stocks and bonds	1,230	1,230	1,230	1,230
Cash items	3,975	3,985	3,965	3,965
Assets not included in any of the above heads	351	351	351	351
Add for cents	1	1	2	2
Total resources	$37,153	$37,050	$37,020	$37,882
LIABILITIES.				
Capital	$35,000	$35,000	$35,000	$35,000
Undivided profits	2,153	2,050	2,020	2,882
Total liabilities	$37,153	$37,050	$37,020	$37,882

EXCHANGE BANK — CLAYTON.

JACOB PUTNAM, *President.* (Organized 1884.) R. P. GRANT, *Cashier.*

DIRECTORS.

ROBERT P. GRANT, WILLIAM H. LINGENFELTER, GEORGE H. MCKINLEY, JACOB PUTNAM, JOHN PALEY, ALLEN PATCH, R. D. GRANT, WILLIAM D. CLARK, L. S. STROUGH.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$145,902	$139,396	$146,255	$151,516
Liability of directors as makers	1,663	1,003	3,747	913
Overdrafts	1,149	816	2,174	1,271
Due from trust companies, banks, bankers and brokers	28,935	21,120	17,222	44,317
Mortgages owned	350	350	350	
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	3,392	5,860	6,305	6,083
United States legal-tenders and circulating notes of national banks	6,517	4,579	2,870	3,094
Cash items	167	182	295	2,352
Assets not included in any of the above heads	900	1,012	1,012	1,012
Add for cents	2	2	3	2
Total resources	$189,977	$175,320	$181,233	$211,560
LIABILITIES.				
Capital	$40,000	$40,000	$40,000	$40,000
Surplus fund	19,200	20,000	20,000	20,000
Undivided profits	2,860	1,630	2,655	2,319
Due depositors on demand	126,671	113,302	116,855	148,559
Due to trust companies, banks, bankers and brokers	1,130	34	1,329	438
Amount due not included in any of the above heads	114	352	392	243
Add for cents	2	2	2	1
Total liabilities	$189,977	$175,320	$181,233	$211,560

THE FARMERS AND MECHANICS' BANK OF BUFFALO, N. Y.—BUFFALO.

E. R. SPAULDING, *President.* (Organized 1889.) HENRY GANSON, *Cashier.*

DIRECTORS.

E. R. SPAULDING, S. S. SPAULDING, HENRY GANSON, H. M. WATSON, F. SIDWAY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$967,506	$749,110	$530,089	$155,401
Liability of directors as makers	13,075	33,075	5,075	5,100
Overdrafts			9	46
Due from trust companies, banks, bankers and brokers	233,136	347,391	318,932	233,526
Real estate	7,000	7,000	7,000	7,000
Mortgages owned	35,089	33,589	33,089	28,089
Stocks and bonds	21,300	26,534	25,709	25,709
Specie	97,855	110,997	113,858	30,295
United States legal-tenders and circulating notes of national banks	115,118	118,822	111,930	32,375
Cash items	7,455	3,820	2,167	268
Assets not included in any of the above heads	3,383		2,000	
Add for cents	3	3	3	4
Total resources	$1,500,920	$1,430,341	$1,149,861	$517,813
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	100,000	100,000	100,000	100,000
Undivided profits	57,298	47,496	34,380	20,549
Due depositors on demand	874,893	893,056	645,119	197,264
Due to trust companies, banks, bankers and brokers	218,728	139,788	170,361	
Due savings banks	50,000	50,000		
Add for cents	1	1	1	
Total liabilities	$1,500,920	$1,430,341	$1,149,861	$517,813

FARMERS AND MECHANICS' BANK — FORT PLAIN.

A. G. RICHMOND, *President.* (Organized 1887.) STAFFORD MOSHER, *Cashier.*

DIRECTORS.

A. G. RICHMOND, FAYETTE WAGNER, LESTER GETMAN, FREDERICK F. WENDELL, FRANK W. BAUDER, JOHN P. SNELL, STAFFORD MOSHER, HENRY M. ELDRIDGE, JOHN D. WENDELL, CLARK L. SHULTS, JACOB SALTSMAN,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$370,906	$377,753	$380,861	$376,231
Liability of directors as makers	5,692	6,974	9,849	10,127
Overdrafts	129	21	28	71
Due from trust companies, banks, bankers and brokers	30,802	29,536	25,807	30,860
Real estate	29,922	29,922	31,922	31,922
Mortgages owned				4,000
Stocks and bonds	3,300	2,800	2,800	2,800
Specie	8,478	8,790	8,564	8,830
United States legal tenders and circulating notes of national banks	11,117	7,638	10,236	8,753
Cash items	1,129	1,184	1,729	837
Assets not included in any of the above heads	7,936	6,500	6,500	6,500
Add for cents	6	2	3	5
Total resources	$469,417	$471,120	$478,299	$480,936
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	100,000	100,000	100,000	100,000
Undivided profits	23,273	21,044	14,445	12,398
Due depositors on demand	210,891	226,491	242,726	241,543
Due to trust companies, banks, bankers and brokers	6,240	2,347	2,994	4,484
Due Treasurer of the State of New York	20,000	16,000	16,000	20,000
Amount due not included in any of the above heads	9,011	5,236	2,132	2,509
Add for cents	2	2	2	2
Total liabilities	$469,417	$471,120	$478,299	$480,936

FARMERS AND MECHANICS' BANK — JAMESTOWN.

NEWTON CRISSEY, *President.* (Organized 1891.) HARLOW J. CRISSEY, *Cashier.*

DIRECTORS.

H. N. SPRAGUE, NEWTON CRISSEY, J. E. WHITLEY, S. B. BURCHARD, A. L. CRISSEY, HARLAN J. CRISSEY. C. H. GIFFORD, A. A. GOULD, E. B. CRISSEY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$145,572	$141,568	$158,460	$178,519
Liability of directors as makers	14,180	12,432	12,572	5,000
Overdrafts	895	746	12	138
Due from trust companies, banks, bankers and brokers	14,827	8,999	13,652	9,978
Real estate	107	5,500	5,500	5,500
Mortgages owned	260	450	2,000	3,489
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	6,431	7,484	6,314	4,710
United States legal-tenders and circulating notes of national banks	2,633	3,191	2,237	10,236
Cash items	4,288	1,212	1,891	1,979
Assets not included in any of the above heads	2,000	1,000	1,000	1,000
Add for cents	3	2	2	2
Total resources	$192,196	$183,584	$204,640	$221,551
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund		5,000	5,000	5,200
Undivided profits	11,745	4,722	5,790	5,268
Due depositors on demand	129,898	121,562	141,743	151,732
Due to trust companies, banks, bankers and brokers	518	2,266	2,080	9,301
Amount due not included in any of the above heads	33	33	26	48
Add for cents	2	1	1	2
Total liabilities	$192,196	$183,584	$204,640	$221,551

FARMERS AND MERCHANTS' BANK — COBLESKILL.

DAVID HUBBS, *President.* (Organized 1893.) J. R. BECKER, *Cashier.*

DIRECTORS.

DAVID HUBBS, OSCAR F. NELSON, GEORGE W. BELLINGER, WELINGTON D. BECKER, MORRIS COHN, JUDSON BURHANS, JARED VAN WAGENEN, ALEXANDER MCMILLAN, WM. M. BECKER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$65,356	$65,973	$79,099	$80,648
Liability of directors as makers	16,497	14,120	13,779	12,107
Overdrafts	147	225	132	196
Due from trust companies, banks, bankers and brokers	29,908	46,508	20,333	48,434
Real estate	7,429	7,429	7,429	8,500
Stocks and bonds	26,090	23,090	23,090	1,090
Specie	5,557	6,596	3,499	3,145
United States legal-tenders and circulating notes of national banks	6,606	2,843	7,431	3,101
Cash items	215	235	94	139
Assets not included in any of the above heads	3,279	3,279	3,279	2,000
Add for cents	4	3	3	2
Total resources	$161,088	$170,301	$158,168	$159,362
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Undivided profits	8,994	8,741	8,642	8,931
Due depositors on demand	101,401	110,295	98,648	100,144
Due to trust companies, banks, bankers and brokers	693	1,265	877	286
Add for cents			1	1
Total liabilities	$161,088	$170,301	$158,168	$159,362

THE FARMERS AND MERCHANTS' BANK OF SPENCER — SPENCER.

THOMAS BROCK, *President.* (Organized 1884.) M. D. FISHER, *Cashier.*

DIRECTORS.

THOMAS BROCK, M. D. FISHER, M. B. FERRIS, B. F. LEWIS, CHARLES E. BUTTS,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$44,284	$43,065	$45,355	$48,851
Liability of directors as makers			200	1,500
Overdrafts	156	145	78	68
Due from trust companies, banks, bankers and brokers	10,676	14,382	8,720	4,291
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	2,351	2,902	2,800	2,762
United States legal-tenders and circulating notes of national banks	3,228	5,013	3,998	1,746
Assets not included in any of the above heads	1,100	500	500	500
Add for cents	1			2
Total resources	$62,796	$67,007	$62,651	$60,720
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	6,000	7,400	7,400	7,400
Undivided profits	1,849	269	669	1,364
Due depositors on demand	29,946	34,337	29,582	26,956
Add for cents	1	1		
Total liabilities	$62,796	$67,007	$62,651	$60,720

FARMERS AND MERCHANTS' STATE BANK — ONEIDA.

LORING MUNROE, *President.* Cor. Madison and James streets. (Organized 1892). E. E. COE, *Cashier.*

DIRECTORS.

A. S. WHITMAN, H. W. COLEY, LORING MUNROE, E. E. COON, IRA SNELL, S. C. WATERMAN, G. L. MENZIE, A. B. MUNROE, FRANCIS STAFFORD, E. E. COE, W. E. WITTER, C. W. DEXTER, GEORGE POTTER,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$127,902	$112,406	$116,504	$113,598
Liability of directors as makers	10,422	16,385	7,120	7,384
Overdrafts	522	556	435	513
Due from trust companies, banks, bankers and brokers	12,681	13,684	20,106	25,856
Mortgages owned				2,010
Stocks and bonds	1,075	1,075	1,075	1,075
Specie	6,675	7,208	6,323	8,784
United States legal-tenders and circulating notes of national banks	926	2,356	3,259	7,596
Cash items	1,135	1,037	268	978
Assets not included in any of the above heads	400	400	400	400
Add for cents	3	3	3	3
Total resources	$161,741	$155,110	$155,493	$168,197
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	10,000	10,000	10,000	10,000
Undivided profits	2,282	1,524	2,453	2,123
Due depositors on demand	98,954	87,965	91,651	104,931
Due to trust companies, banks, bankers and brokers	503	544	1,388	1,127
Amount due not included in any of the above heads		5,075		15
Add for cents	2	2	1	1
Total liabilities	$161,741	$155,110	$155,493	$168,197

FAR ROCKAWAY BANK—FAR ROCKAWAY.

S. R. SMITH, *President.* (Organized 1888.) V. W. SMITH, *Cashier.*

DIRECTORS.

S. R. SMITH, WILLIAM A. WYNN, P. N. DAVENPORT, THOMAS F. WHITE, THOMAS HENDERSON, HENRY CRAFT, SAMUEL B. ALTHAUSE, JR., N. J. PETTIT, ANDREW MCTIGUE, V. W. SMITH, J. J. CAMPBELL.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$207,351	$294,604	$277,795	$322,570
Liability of directors as makers	33,185	27,007	25,752	25,909
Overdrafts	1,142	1,034	1,136	1,165
Due from trust companies, banks, bankers and brokers	19,492	80,571	66,376	121,362
Real estate	25,268	31,825	30,734	31,252
Mortgages owned	106,699	116,204	117,704	120,343
Stocks and bonds	19,730	18,455	18,455	130,104
Specie	11,689	10,999	7,838	15,695
United States legal-tenders and circulating notes of national banks	14,058	12,946	22,033	28,157
Cash items	62	17	298	532
Assets not included in any of the above heads	3,106	3,956	3,624	3,559
Add for cents	3	4	3	4
Total resources	$441,785	$597,622	$571,748	$800,652
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	27,500	30,000	30,000	22,334
Undivided profits	3,086	3,729	3,291	
Due depositors on demand	381,031	535,285	493,224	747,911
Due to trust companies, banks, bankers and brokers	4,478	2,867	5,083	5,405
Amount due not included in any of the above heads	688	740	15,149	
Add for cents	2	1	1	2
Total liabilities	$441,785	$597,622	$571,748	$800,652

FIFTH AVENUE BANK — BROOKLYN.

A. P. WELLS, *President.* Ninth street and Fifth avenue. (Organized 1889.) I. SIMONSON, *Cashier.*

DIRECTORS.

GEORGE H. SOUTHARD, CHARLES A. HULL, J. T. E. LITCHFIELD, ALBERT P. WELLS, A. G. CALDER, SAMUEL VAN WYCK, JOHN MCCORMICK, FRANK A. SELLE, JAMES WEIR, JR., ETHAN ALLEN DOTY, JOHN DELMAR, THOMAS MARCHANT, CHARLES W. TANDY,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$374,867	$339,387	$346,598	$401,574
Liability of directors as makers	48,700	49,200	40,700	48,200
Overdrafts	221	284	169	85
Due from trust companies, banks, bankers and brokers	43,210	52,897	74,714	82,244
Real estate	13,510	16,204	17,500	17,500
Stocks and bonds	34,770	54,370	54,528	63,442
Specie	8,875	7,931	9,050	10,317
United States legal-tenders and circulating notes of national banks	21,034	27,201	31,951	30,751
Cash items	11,636	14,847	17,652	18,062
Assets not included in any of the above heads	221	3,027	2,500	2,608
Add for cents	2	3	2	3
Total resources	$557,046	$565,351	$595,364	$674,786
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	50,000	50,000	50,000	50,000
Undivided profits	3,368	280	1,923	1,543
Due depositors on demand	398,691	408,758	426,397	513,580
Due to trust companies, banks, bankers and brokers	4,986	6,312	16,994	9,611
Amount due not included in any of the above heads			48	50
Add for cents	1	1	2	2
Total liabilities	$557,046	$565,351	$595,364	$674,786

THE FIFTH AVENUE BANK OF NEW YORK—NEW YORK CITY.

A. S. FRISSELL, *President.* 530 Fifth avenue. (Organized 1875.) FRANK DEAN, *Cashier.*

DIRECTORS.

A. S. FRISSELL, RUSSELL SAGE, JOHN B. DUTCHER, JOHN D. CRIMMINS, EDWARD A. PRICE,
GARDNER WETHERBEE, CHARLES S. SMITH, EDWARD H. PERKINS, JR., JAMES G. CANNON, JAMES R. PLUM.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$6,058,594	$6,536,225	$6,447,753	$6,414,812
Liability of directors as makers	177,000	25,000	125,000	25,000
Overdrafts	4,819	3,510	4,845	5,635
Due from trust companies, banks, bankers and brokers	162,458	67,319	87,343	122,956
Real estate	232,066	232,066	357,066	357,066
Stocks and bonds	46,028	546,028	546,028	546,028
Specie	987,279	1,152,577	1,216,320	1,332,073
United States legal-tenders and circulating notes of national banks	1,001,633	1,046,489	1,106,261	961,307
Cash items	343,339	357,216	164,645	412,414
Assets not included in any of the above heads		39,000		8,000
Add for cents	3	3	3	1
Total resources	$9,013,219	$10,005,433	$10,055,264	$10,185,292
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	100,000	100,000	100,000	100,000
Undivided profits	987,576	1,008,292	1,018,989	1,020,564
Due depositors on demand	7,810,805	8,685,568	8,749,460	8,878,940
Due to trust companies, banks, bankers and brokers		96,682	64,643	66,613
Due savings banks	14,837	14,889	22,171	18,923
Amount due not included in any of the above heads				250
Add for cents	1	2	1	2
Total liabilities	$9,013,219	$10,005,433	$10,055,264	$10,185,292

FIRST STATE BANK, CANISTEO, N. Y. — CANISTEO.

LESLIE D. WHITING, *President.* (Organized 1897.) H. H. SUMMERS, *Cashier.*

DIRECTORS.

LESLIE D. WHITING, W. H. CRANDALL, H. H. SUMMERS, F. H. ROBINSON, F. D. CLOSSEY, D. C. THOMAS,
NED B. CRARY, J. EDWARD LYON, L. A. WALDO, G. H. CHAPIN, J. L. SEELY, JR.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors			$11,544	$24,153
Liability of directors as makers			5,575	6,564
Overdrafts				216
Due from trust companies, banks, bankers and brokers			11,245	3,714
Real estate			1,500	1,500
Stocks and bonds			1,242	1,242
Specie			2,309	623
United States legal-tenders and circulating notes of national banks			3,365	750
Cash items			223	204
Add for cents			2	3
Total resources			$37,005	$38,969
LIABILITIES.				
Capital			$25,000	$25,000
Undivided profits			194	214
Due depositors on demand			11,810	13,755
Add for cents			1	
Total liabilities			$37,005	$38,969

FLUSHING BANK—FLUSHING.

JOSEPH DYKES, *President.* (Organized 1888.) **W. H. D. NIMMO, *Cashier.***

DIRECTORS.

JOSEPH DYKES, E. V. W. ROSSITER, L. H. BULLARD, EDWARD E. SPRAGUE, D. L. VAN NOSTRAND, G. HOWLAND LEAVITT, GEORGE POPLE, CHARLES A. WILLETS, JR., FRED P. MORRIS, ISRAEL J. MERRITT, THOMAS F. TUOHY

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$233,189	$146,068	$141,288	$134,261
Liability of directors as makers	12,800	8,200	7,800	12,900
Overdrafts	53	113	71	361
Due from trust companies, banks, bankers and brokers	29,119	100,677	128,656	191,479
Real estate	11,710	16,599	20,299	20,547
Stocks and bonds	252,070	252,070	252,070	277,070
Specie	5,274	7,076	9,872	5,046
United States legal-tenders and circulating notes of national banks	17,857	20,003	22,255	28,160
Cash items	14,181	6,420	14,767	12,544
Assets not included in any of the above heads		1,500	4,250	4,246
Add for cents	3	2	3	4
Total resources	$576,256	$558,728	$601,331	$686,618
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	45,000	50,000	50,000	50,000
Undivided profits	6,802	4,329	3,721	6,171
Due depositors on demand	449,325	432,379	476,103	549,542
Due to trust companies, banks, bankers and brokers	25,094	40	782	1,568
Due savings banks		21,979	20,724	29,335
Amount due not included in any of the above heads	34			
Add for cents	1	1	1	2
Total liabilities	$576,256	$558,728	$601,331	$686,618

FOURTEENTH STREET BANK IN THE CITY OF NEW YORK — NEW YORK CITY.

GEORGE F. VAIL, *President.* Fourteenth street near Fifth avenue. (Organized 1888.) IRVING C. GAYLORD, *Cashier.*

DIRECTORS.

F. W. KINSMAN, JR., FREDERICK S. HOWARD, R. ROSS APPLETON, CHARLES P. ROGERS, F. A. O. SCHWARZ,
CHARLES SCHNEIDER, RICHARD I. BREWSTER, DANIEL B. HALSTEAD, GEORGE F. VAIL, CASPER FECHTELER,
FRANK SEAMAN, MORRIS E. STERNE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$475,131	$432,371	$459,281	$508,854
Liability of directors as makers	8,000	6,500	7,450	15,000
Overdrafts	88	75	58	1,084
Due from trust companies, banks, bankers and brokers	154,500	201,905	149,384	193,253
Stocks and bonds	256,675	271,087	298,131	221,706
Specie	41,370	35,004	45,194	15,108
United States legal-tenders and circulating notes of national banks	54,152	60,000	76,500	116,390
Cash items	461	528	2,120	843
Assets not included in any of the above heads	5,117	5,000	5,000	5,000
Add for cents	3	4	3	3
Total resources	$995,497	$1,012,474	$1,043,121	$1,077,241
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	48,000	50,000	50,000	40,000
Undivided profits	695	1,364	635	5,092
Due depositors on demand	814,699	861,091	842,326	882,113
Due Treasurer of the State of New York	32,000		50,000	50,000
Amount due not included in any of the above heads	102	18	159	36
Add for cents	1	1	1	
Total liabilities	$995,497	$1,012,474	$1,043,121	$1,077,241

THE FREEPORT BANK OF FREEPORT, QUEENS COUNTY, N. Y.—FREEPORT.

JOHN J. RANDALL, *President.* (Organized 1892.) WILLIAM S. HALL, *Cashier.*

DIRECTORS.

JOHN J. RANDALL, WILLIAM G. MILLER, CHARLES L. WALLACE, D. WESLEY PINE, WILLIAM E. GOLDER, THOMAS D. SMITH, SMITH COX, GEORGE WALLACE, COLES PETTIT, WALLACE H. CORNWELL, WILLIAM S. HALL, GEORGE M. RANDALL, C. T. SPRAGUE, HARVEY B. SMITH, AUGUST IMMIG.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$73,934	$82,403	$84,440	$87,292
Liability of directors as makers	16,375	16,475	14,775	14,475
Overdrafts	693	214	56	44
Due from trust companies, banks, bankers and brokers	19,513	17,840	31,742	17,466
Mortgages owned	28,100	29,950	30,850	31,850
Stocks and bonds	6,875	6,500	6,500	6,500
Specie	1,695	2,167	2,262	938
United States legal-tenders and circulating notes of national banks	8,879	5,316	9,828	10,427
Cash items	10		1	252
Assets not included in any of the above heads	1,135	1,135	1.135	1,135
Add for cents	2	3	1	1
Total resources	$157,211	$162,003	$181,590	$170,380
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Undivided profits	5,853	5,695	5,949	7,120
Due depositors on demand	121,358	126,307	145,641	133,260
Add for cents		1		
Total liabilities	$157,211	$162,003	$181,590	$170,380

FRONTIER BANK OF NIAGARA — NIAGARA FALLS.

JACOB BINGENHEIMER, *President.* (Organized 1892.) W. S. PIERCE, *Cashier.*

DIRECTORS.

JACOB BINGENHEIMER, D. G. MCKOON, D. D. MCKOON, F. L. LOVELACE, FRANKLIN PLETCHER, WILLIAM S. PIERCE, JOHN KRAEMER, J. H. BINGENHEIMER. JOHN C. SCHNEIDER, DENBY WAUD.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$93,180	$80,817	$87,720	$72,510
Liability of directors as makers	19,108	15,434	17,143	28,525
Overdrafts	418	175	306	492
Due from trust companies, banks, bankers and brokers	3,576	5,439	3,641	5,804
Real estate		1,774	1,971	2,460
Stocks and bonds	1,140	1,110	1,110	1,110
Specie	4,365	4,037	5,166	4,723
United States legal-tenders and circulating notes of national banks	9,835	7,741	6,601	6,992
Cash items	1,029	1,131	277	474
Assets not included in any of the above heads	2,919	2,401	1,955	1,955
Add for cents	2	3	5	3
Total resources	$135,572	$120,062	$125,895	$125,048
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	5,288	4,901	4,901	5,159
Undivided profits	1,011		570	
Due depositors on demand	77,056	65,145	70,422	68,567
Due to trust companies, banks, bankers and brokers	2,200			122
Amount due not included in any of the above heads	15	15		1,200
Add for cents	2	1	2	
Total liabilities	$135,572	$120,062	$125,895	$125,048

THE FULTON BANK — BROOKLYN.

W. H. HAZZARD, *President.* (Organized 1869.) J. A. NEXSEN, *Cashier.*

DIRECTORS.

WILLIAM H. HAZZARD, FREEBORN G. SMITH, WILLIAM E. PHILIPS, AARON LEVY, ISAAC HARRIS,
WILLIAM BRADLEY, DANIEL W. MCWILLIAMS, DAVID H. VALENTINE, WILLIAM HARKNESS, STEPHEN B. PETTIT.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition. Sept. 15, 1897.
Loans and discounts, less due from directors	$753,304	$805,735	$743,805	$712,993
Liability of directors as makers	15,000	14,500	13,500	13,000
Overdrafts	125			10
Due from trust companies, banks, bankers and brokers	158,560	225,284	131,752	164,214
Real estate	3,800	3,800	27,800	27,800
Mortgages owned			2,850	2,850
Stocks and bonds	198,788	190,820	212,690	207,390
Specie	55,369	58,016	58,764	60,784
United States legal-tenders and circulating notes of national banks	66,459	46,637	41,478	38,126
Cash items	43,819	47,639	52,195	81,840
Assets not included in any of the above heads		1,210	420	1,054
Add for cents	1	2	2	3
Total resources	$1,295,225	$1,393,643	$1,285,256	$1,310,064
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Undivided profits	183,338	181,785	183,917	179,991
Due depositors on demand	902,787	1,010,590	849,799	925,626
Due to trust companies, banks, bankers and brokers	5,599	1,268	51,539	2,446
Amount due not included in any of the above heads	3,500			2,000
Add for cents	1		1	1
Total liabilities	$1,295,225	$1,393,643	$1,285,256	$1,310,064

THE GANSEVOORT BANK — NEW YORK CITY.

CHAS. H. PAUL, *President.* Fourteenth street and Ninth avenue. (Organized 1889.) F. J. VAN ORDER, *Cashier.*

DIRECTORS.

C. E. BIGELOW, J. I. HOUSMAN, T. J. ROBERTS, GEORGE HOTCHKISS, ANDREW ICKEN, HUGH KING, J. L. HAMILTON, C. H. PAUL, F. FROMMEL, J. R. PARSONS, EDWARD SWANN, F. MCMULKIN, P. D. STRAUCH,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$584,324	$551,226	$545,819	$556,915
Liability of directors as makers	38,000	49,125	43,100	52,400
Overdrafts	718	635	281	733
Due from trust companies, banks, bankers and brokers	116,755	109,920	177,619	103,627
Stocks and bonds	64,180	78,526	68,637	59,141
Specie	8,704	6,402	8,631	5,504
United States legal-tenders and circulating notes of national banks	74,614	42,465	55,051	55,133
Cash items	70,399	73,744	69,512	83,673
Assets not included in any of the above heads	3,500	3,500	3,500	3,500
Add for cents	2	2	2	2
Total resources	$961,196	$915,545	$972,152	$920,628
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	30,000	23,000	25,000	21,000
Undivided profits	4,698	5,317	6,591	2,762
Due depositors on demand	678,497	667,228	715,561	646,865
Due to trust companies, banks, bankers and brokers	48,000	20,000	25,000	50,000
Add for cents	1			1
Total liabilities	$961,196	$915,545	$972,152	$920,628

THE BANK OF GENESEE—BATAVIA.

A. N. COWDIN, *President.* (Organized 1888.) TRUMBULL CARY, *Cashier.*

DIRECTORS.

A. N. COWDIN, J. N. SCATCHERD, SEWARD CARY, T. CARY, L. F. MCLEAN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$177,007	$199,978	$196,861	$229,275
Liability of directors as makers	30,431	27,790	27,979	29,669
Overdrafts	2,908	3,074	2,177	3,250
Due from trust companies, banks, bankers and brokers	18,947	15,105	24,749	15,678
Real estate	21,125	21,125	21,000	19,000
Mortgages owned	2,000	2,000	1,900	1,900
Stocks and bonds	1,880	1,880	1,880	1,880
Specie	6,357	6,804	7,274	6,091
United States legal-tenders and circulating notes of national banks	5,128	4,508	4,049	3,924
Cash items	1,222	568	60	283
Assets not included in any of the above heads	350	350	350	300
Add for cents	3	3	3	3
Total resources	$267,358	$283,185	$288,282	$311,253
LIABILITIES.				
Capital	$75,000	$75,000	$75,000	$75,000
Surplus fund	18,600	20,000	20,000	16,718
Undivided profits		40	979	
Due depositors on demand	172,398	187,102	188,888	219,151
Due to trust companies, banks, bankers and brokers	1,358	1,042	3,414	383
Add for cents	2	1	1	1
Total liabilities	$267,358	$283,185	$288,282	$311,253

GERMAN-AMERICAN BANK OF BROOKLYN — BROOKLYN.

JAMES C. BROWER, *President.* Broadway, near Myrtle avenue. (Organized 1894.) THOMAS L. JONES, *Cashier.*

DIRECTORS.

JAMES C. BROWER, RICHARD SHANNON, JOHN MORGAN, JAMES P. PHILIP, P. H. FLYNN, THOMAS F. GOODRICH, WILLIAM H. STRYKER, J. J. LAMADRID, ANTON VIGELIUS, JAMES F. GILLEN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$104,404	$96,909	$106,099	$108,992
Liability of directors as makers	46,340	47,940	48,540	49,100
Overdrafts		83	81	
Due from trust companies, banks, bankers and brokers	15,790	7,198	16,746	18,876
Stocks and bonds	23,408	19,546	27,821	33,455
Specie	3,932	9,449	12,579	12,256
United States legal-tenders and circulating notes of national banks	3,368	6,793	6,551	6,000
Cash items	1,171	772	448	2,085
Assets not included in any of the above heads	8,737	9,027	4,989	5,373
Add for cents	1	2	3	2
Total resources	$207,151	$197,719	$223,857	$236,139
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Undivided profits	7,640	8,513	10,033	11,107
Due depositors on demand	94,511	89,206	113,824	125,032
Due to trust companies, banks, bankers and brokers	5,000			
Total liabilities	$207,151	$197,719	$223,857	$236,139

DIRECTORS.

EDWIN G. S. MILLER, AUG. BAETZHOLD, JACOB W. DIEHL, JACOB REIMANN, LORAN L. LEWIS, HENRY W. BURT, JOSEPH KAM, MICHAEL NELLANY, GEORGE SANDROCK.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,054,960	$1,000,316	$937,711	$809,924
Liability of directors as makers	47,600	23,500	32,500	36,700
Overdrafts	672	807	1,280	1,313
Due from trust companies, banks, bankers and brokers	213,962	272,787	228,897	419,669
Real estate	45,103	51,667	52,635	52,615
Mortgages owned	66,404	61,077	59,962	59,912
Stocks and bonds	336,750	331,651	327,250	425,250
Specie	45,242	50,154	38,884	70,243
United States legal-tenders and circulating notes of national banks	45,931	54,655	42,676	48,906
Cash items	4,126	3,344	13,208	12,009
Add for cents	4	3	3	4
Total resources	$1,860,754	$1,849,961	$1,735,006	$1,936,545
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	100,000	100,000		
Undivided profits	17,497	7,427	99,884	99,060
Due depositors on demand	1,217,944	1,174,142	1,130,967	1,345,915
Due to trust companies, banks, bankers and brokers	115,024	166,731	97,102	95,568
Due Savings Banks	160,000	165,000	145,000	135,000
Due Treasurer of the State of New York	50,287	36,659	62,052	61,000
Add for cents	2	2	1	2
Total liabilities	$1,860,754	$1,849,961	$1,735,006	$1,936,545

THE GERMAN-AMERICAN BANK—NEW YORK CITY.

HENRY ROCHOLL, *President.* (Organized 1870.) J. F. FREDERICHS, *Cashier.*

DIRECTORS.

PHILIP BISSINGER, THEODORE DREIER, J. F. FREDERICHS, HERMAN STUTZER, MARCELLUS HARTLEY, HENRY ROCHOLL, SAMUEL M. SCHAFER, FREDERICK VON BERNUTH, CASIMIR TAG, EDWARD N. TAILER, CHARLES UNGER, HARMON W. HENDRICKS, CHARLES A. ZOEBISCH, ALFRED ROELKER, HUGO WESENDONCK, L. F. DOMMERICH, JENKINS VAN SCHAICK, HENRY R. KUNHARDT, ROBERT REUTTER. ANTONIO GONZALEZ.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$2,315,992	$2,492,773	$2,413,631	$2,760,655
Liability of directors as makers	70,000	68,300	98,300	91,300
Overdrafts	136	13		
Due from trust companies, banks, bankers and brokers	243,706	240,419	207,788	172,989
Real estate	13,400	13,400	13,400	13,400
Stocks and bonds	138,259	137,393	137,250	137,250
Specie	223,032	258,139	291,074	296,818
United States legal-tenders and circulating notes of national banks	349,059	599,224	457,388	751,322
Cash items	891,840	1,108,778	645,985	1,272,384
Assets not included in any of the above heads	10,105			
Add for cents	4	3	2	1
Total resources	$4,255,533	$4,918,442	$4,264,818	$5,496,119
LIABILITIES.				
Capital	$750,000	$750,000	$750,000	$750,000
Surplus fund	250,000	250,000	250,000	250,000
Undivided profits	43,021	30,353	46,847	27,819
Due depositors on demand	2,820,289	3,473,645	2,910,969	4,121,921
Due to trust companies, banks, bankers and brokers	168,076	217,795	140,099	139,317
Due savings banks	224,021	196,348	166,735	195,850
Amount due not included in any of the above heads	123	299	166	11,210
Add for cents	3	2	2	2
Total liabilities	$4,255,533	$4,918,442	$4,264,818	$5,496,119

THE GERMAN-AMERICAN BANK OF ROCHESTER—ROCHESTER.

FREDERICK COOK, *President.* (Organized 1875.) FREDERIC P. ALLEN, *Cashier.*

DIRECTORS.

FREDERICK COOK, EUGENE H. SATTERLEE, JACOB GERLING, HENRY HEBING, ALBRECHT VOGT, FREDERICK GOETZMANN, EDWARD W. PECK, M. KONDOLF, H. M. ELLSWORTH, GEORGE W. ALDRIDGE, LOUIS GRIESHEIMER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$2,076,158	$2,082,154	$2,163,241	$2,098,922
Liability of directors as makers	84,221	81,859	88,224	90,270
Overdrafts	8,666	10,825	6,335	3,648
Due from trust companies, banks, bankers and brokers	253,806	183,736	499,548	647,042
Real estate	36,747	56,015	57,933	57,510
Mortgages owned	14,771	14,771	14,600	14,600
Stocks and bonds	19,605	47,580	50,925	76,425
Specie	78,782	63,750	76,607	68,718
United States legal-tenders and circulating notes of national banks	67,995	78,306	110,375	138,137
Cash items	19,175	9,392	12,970	21,591
Add for cents	3	6	3	3
Total resources	$2,659,929	$2,628,394	$3,080,761	$3,216,866
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	200,000	200,000	200,000	200,000
Undivided profits	63,456	49,894	58,651	53,781
Due depositors on demand	1,843,501	1,967,305	2,353,888	2,473,562
Due to trust companies, banks, bankers and brokers	162,971	22,179	33,222	29,456
Due savings banks	185,000	185,000	185,000	185,000
Due Treasurer of the State of New York	5,000	4,000	50,000	75,000
Amount due not included in any of the above heads	----------	15	----------	65
Add for cents	1	1	----------	2
Total liabilities	$2,659,929	$2,628,394	$3,080,761	$3,216,866

THE GERMAN-AMERICAN BANK OF TONAWANDA — TONAWANDA.

MARTIN RIESTERER, *President.* (Organized, 1888.) J. E. OELKERS, *Cashier.*

DIRECTORS.

MARTIN RIESTERER, JOHN E. OELKERS, MILES AYRAULT, EDWARD G. RIESTERER HERMAN U. BERGER, NICHOLAS BECKRICH, GOTTLIEB ACKERMAN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$640,593	$543,470	$530,840	$558,604
Liability of directors as makers	7,575	9,035	26,721	28,656
Overdrafts	2,957	559	222	364
Due from trust companies, banks, bankers and brokers	32,699	57,913	43,754	38,839
Real estate	37,810	20,578	20,578	20,578
Mortgages owned	17,400	20,600	20,600	20,600
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	10,091	4,178	5,841	6,755
United States legal-tenders and circulating notes of national banks	14,529	38,225	7,253	15,376
Cash items	2,080	11,659	942	737
Assets not included in any of the above heads	4,500	2,500	2,500	2,500
Add for cents	2	3	2	3
Total resources	$771,236	$709,720	$660,253	$694,012
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	40,000			
Undivided profits	25,574	81,835	82,412	82,069
Due depositors on demand	427,616	345,622	311,283	340,064
Due to trust companies, banks, bankers and brokers	3,672	846	2,480	2,055
Due savings banks	36,000	36,000	36,000	36,000
Amount due not included in any of the above heads	38,373	45,415	28,077	33,822
Add for cents	1	2	1	2
Total liabilities	$771,236	$709,720	$660,253	$694,012

THE GERMAN BANK — BUFFALO.

F. AUGUSTUS GEORGER, *President.* (Organized 1871.) EUGENE A. GEORGER, *Cashier.*

DIRECTORS.

F. AUG. GEORGER, JOHN HAUENSTEIN, J. F. SCHOELLKOPF, JACOB DOLD, EUGENE A. GEORGER, R. F. SCHELLING, JOHN P. DIEHL.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$2,406,332	$2,657,847	$2,769,473	$2,696,761
Overdrafts	8,926	2,885	2,066	1,406
Due from trust companies, banks, bankers and brokers	340,721	566,856	282,363	460,112
Real estate	44,020	21,020	21,020	21,020
Mortgages owned	82,605	82,605	82,305	82,275
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	105,384	67,305	62,892	65,276
United States legal-tenders and circulating notes of national banks	58,413	62,422	65,368	93,673
Cash items	36,963	8,880	26,617	19,287
Add for cents	2	3	3	2
Total resources	$3,084,366	$3,470,823	$3,313,107	$3,440,812
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	400,000	400,000	400,000	400,000
Undivided profits	173,134	159,401	192,386	142,951
Due depositors on demand	2,286,530	2,694,615	2,505,898	2,642,653
Due to trust companies, banks, bankers and brokers	19,702	16,806	14,822	15,108
Due savings banks	105,000	100,000	100,000	90,000
Due Treasurer of the State of New York				50,000
Amount due not included in any of the above heads				100
Add for cents		1	1	
Total liabilities	$3,084,366	$3,470,823	$3,313,107	$3,440,812

THE GERMAN EXCHANGE BANK OF THE CITY OF NEW YORK — NEW YORK CITY.

M. J. ADRIAN, *President.* 330 Bowery. (Organized 1872.) CHARLES L. ADRIAN, *Cashier.*

DIRECTORS.

M. J. ADRIAN, CHARLES L. ADRIAN, B. G. AMEND, S. BERGMANN, A. DOOPER, SOL. MEHRBACH, GEORGE STORM, JOHN SCHNUGG, HENRY WEILER, C. WYNEN, JOSEPH SCHAEFFLER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$2,440,585	$2,183,443	$2,223,902	$2,256,213
Liability of directors as makers	37,560	45,935	50,657	48,057
Due from trust companies, banks, bankers and brokers	613,065	400,217	574,253	406,885
Real estate	62,000	125,000	125,000	125,000
Stocks and bonds	155,400	155,400	176,775	176,400
Specie	160,124	174,201	139,667	141,775
United States legal-tenders and circulating notes of national banks	339,689	367,434	371,705	287,925
Cash items	181,325	180,829	145,319	168,673
Assets not included in any of the above heads	9,875	21,875		
Add for cents	1	1	2	2
Total resources	$3,999,624	$3,654,335	$3,807,280	$3,610,930
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	550,000	500,000	500,000	500,000
Undivided profits	56,637	50,197	46,110	65,652
Due depositors on demand	3,092,124	2,903,219	3,059,061	2,843,224
Due to trust companies, banks, bankers and brokers	862	918	1,168	1,844
Amount due not included in any of the above heads	100,000		940	210
Add for cents	1	1	1	
Total liabilities	$3,999,624	$3,654,335	$3,807,280	$3,610,930

THE GERMANIA BANK OF THE CITY OF NEW YORK—NEW YORK CITY.

EDWARD C. SCHAEFER, *President.* (Organized 1869.) JOHN A. MORSCHHAUSER, *Cashier.*

DIRECTORS.

EDWARD C. SCHAEFER, OTTO M. EIDLITZ, FREDERICK FOLZ, DANIEL BRUBACHER, GEORGE E. MOTT, LOUIS P. BACH, CONRAD STEIN, GUSTAV LINDENMEYER, OSCAR F. ZOLLIKOFFER. BERNHARD BEINECKE, JOHN RHEINFRANK, HENRY E. G. LUYTIES, GUSTAV L. JAEGER, HENRY W. SCHMIDT, CHARLES A. KING.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$3,032,389	$2,831,393	$2,826,596	$3,157,352
Liability of directors as makers	96,500	108,500	133,000	130,000
Overdrafts	643	373	79	83
Due from trust companies, banks, bankers and brokers	361,016	615,219	382,879	534,903
Real estate	182,900	248,826	259,826	259,826
Stocks and bonds	373,364	349,349	349,349	297,801
Specie	536,661	566,891	589,339	595,781
United States legal-tenders and circulating notes of national banks	170,797	182,372	115,171	128,427
Cash items	182,946	393,990	167,795	293,966
Add for cents	2	3	2	2
Total resources	$4,937,218	$5,296,916	$4,824,036	$5,398,141
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	600,000	600,000	600,000	600,000
Undivided profits	79,914	88,557	93,849	110,425
Due depositors on demand	4,057,304	4,408,359	3,930,151	4,487,716
Amount due not included in any of the above heads			35	
Add for cents			1	
Total liabilities	$4,937,218	$5,296,916	$4,824,036	$5,398,141

GLEN COVE BANK OF GLEN COVE — GLEN COVE.

C. B. GRUMAN, *President.* (Organized 1892.) D. N. GAY, *Cashier.*

DIRECTORS.

SIDNEY B. BOWNE, FREDERICK E. WILLITS, SAMUEL J. SEAMAN, C. B. GRUMAN, EDWARD T. PAYNE, LOUIS T. DURYEA, W. B. COCKS, JAMES R. WILLETS, RICHARD M. BOWNE, ELBERT LUYSTER, CHARLES POST, AUGUSTUS G. COCK, HENRY C. M. INGRAHAM, D. N. GAY, SAMUEL J. UNDERHILL.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$36,068	$23,712	$29,165	$31,647
Liability of directors as makers	4,000	3,000	3,000	2,000
Overdrafts	1	1		
Due from trust companies, banks, bankers and brokers	22,506	43,189	48,982	39,786
Real estate	4,500	4,500	3,500	3,500
Mortgages owned	51,472	47,961	44,961	46,950
Stocks and bonds	72,720	76,155	80,565	100,758
Specie	4,876	8,148	6,848	7,330
United States legal-tenders and circulating notes of national banks	4,760	4,695	3,777	7,625
Cash items	96	59	547	
Assets not included in any of the above heads	2,936	3,874	2,430	2,931
Add for cents	2	3	2	2
Total resources	$203,937	$215,297	$223,777	$242,529
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus fund		10,000	10,000	10,000
Undivided profits	12,602	2,330	3,080	3,702
Due depositors on demand	159,416	171,066	179,629	197,852
Due to trust companies, banks, bankers and brokers	1,511	1,347	698	257
Amount due not included in any of the above heads	407	553	369	717
Add for cents	1	1	1	1
Total liabilities	$203,937	$215,297	$223,777	$242,529

BANK OF GOUVERNEUR — GOUVERNEUR.

NEWTON ALDRICH, *President.* (Organized 1879.) HENRY SUDDS, *Cashier.*

DIRECTORS.

HENRY SUDDS, WILLIAM R. DODGE, NEWTON ALDRICH, CHARLES H. ANTHONY, EDWARD D. BARRY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$275,190	$269,873	$256,552	$304,335
Liability of directors as makers	14,018	16,816	19,370	18,451
Overdrafts	16	177	36	
Due from trust companies, banks, bankers and brokers	42,893	51,995	52,030	34,849
Real estate	6,500	6,500	6,500	31,200
Mortgages owned	33,896	27,865	25,943	4,099
Stocks and bonds	3,000	3,000	3,000	3,000
Specie	11,552	11,797	9,340	9,024
United States legal-tenders and circulating notes of national banks	12,469	6,955	11,618	11,153
Cash items	3,649	872	1,271	1,506
Assets not included in any of the above heads	2,596	1,000	1,549	7,750
Add for cents	3	3	3	2
Total resources	$405,782	$396,853	$387,212	$425,369
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	35,000	35,000	35,000	35,000
Undivided profits		238	1,764	2,943
Due depositors on demand	268,849	257,764	248,725	285,297
Due to trust companies, banks, bankers and brokers	1,933	2,399	1,723	1,781
Amount due not included in any of the above heads		1,450		346
Add for cents		2		2
Total liabilities	$405,782	$396,853	$387,212	$425,369

BANK OF GOWANDA — GOWANDA.

F. J. BLACKMON, *President.* (Organized 1890.) W. H. BARD, *Cashier.*

DIRECTORS.

H. R. GAENSSLEN, F. J. BLACKMON, W. H. BARD, A. C. STAFFORD, E. A. SHAW, SILAS H. ARNOLD, F. E. BARD, W. P. SHERMAN, M. H. WOODIN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$181,790	$156,952	$199,513	$195,532
Liability of directors as makers	1,543	1,788	1,483	2,028
Overdrafts	288	295	258	399
Due from trust companies, banks, bankers and brokers	59,615	65,986	27,357	53,492
Real estate	4,500	4,500	4,500	4,400
Mortgages owned	14,250	14,850	14,850	16,525
Stocks and bonds	2,500	3,500	3,500	1,500
Specie	8,672	7,857	7,837	8,016
United States legal-tenders and circulating notes of national banks	6,233	6,264	3,258	5,585
Cash items	87	428	145	284
Assets not included in any of the above heads	1,450	1,450	1,450	1,000
Add for cents	1	1	3	1
Total resources	$280,929	$263,871	$264,154	$288,762
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus fund	16,500	18,000	18,000	20,000
Undivided profits	2,905	1,309	3,559	1,015
Due depositors on demand	221,398	207,146	205,149	230,485
Due Treasurer of the State of New York	10,125	7,390	7,446	7,237
Amount due not included in any of the above heads		25		25
Add for cents	1	1		
Total liabilities	$280,929	$263,871	$264,154	$288,762

THE GREENWICH BANK OF THE CITY OF NEW YORK — NEW YORK CITY.

JOHN S. McLEAN, *President.* (Organized 1855.) WILLIAM A. HAWES, *Cashier.*

DIRECTORS.

JOHN HARSEN RHOADES, JOHN S. McLEAN, ISAAC HENDRIX, ALBERT G. BOGERT, P. A. WELCH,
JOHN DOWNEY, CHARLES E. TILFORD, WM. A. HAWES, ALFRED P. SLOAN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$464,545	$116,797	$492,852	$506,661
Liability of directors as makers	27,000	37,000	37,000	37,000
Due from trust companies, banks, bankers and brokers	68,544	183,553	169,406	245,062
Real estate	16,000	16,000	16,000	16,000
Stocks and bonds	430,394	415,084	415,249	389,973
Specie	117,680	101,220	100,512	109,376
United States legal tenders and circulating notes of national banks	68,005	60,655	55,358	90,510
Cash items	36,308	34,441	31,331	17,640
Add for cents	2	2	2	2
Total resources	$1,228,478	$1,264,752	$1,317,710	$1,412,224
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Undivided profits	158,362	165,477	164,634	171,240
Due depositors on demand	787,350	828,261	881,128	995,448
Due savings banks	82,749	70,999	71,932	45,535
Amount due not included in any of the above heads	15	15	15	
Add for cents	2		1	1
Total liabilities	$1,228,478	$1,264,752	$1,317,710	$1,412,224

BANK OF HAMBURGH — HAMBURGH.

GEORGE M. PIERCE, *President.* (Organized 1883.) H. S. SPENCER, *Cashier.*

DIRECTORS.

GEORGE M. PIERCE, GODFREY HEISER, JOHN KLOEPFER, ANDREW STEIN, J. G. BRENDEL,
N. PAULY, T. L. BUNTING, JACOB PEFFER, H. S. SPENCER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$265,805	$254,214	$258,758	$251,568
Liability of directors as makers	27,815	30,445	29,114	28,928
Overdrafts	579	762	1,175	1,023
Due from trust companies, banks, bankers and brokers	79,576	76,039	73,327	102,740
Real estate	10,176	11,376	8,800	8,800
Mortgages owned	28,128	27,619	28,485	28,407
Stocks and bonds	11,187	11,187	11,000	11,000
Specie	4,118	4,728	4,487	5,027
United States legal-tenders and circulating notes of national banks	12,270	12,875	12,375	10,487
Assets not included in any of the above heads	1,572	1,500		
Add for cents	4	5	1	4
Total resources	$441,230	$430,750	$427,522	$447,984
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	16,000	16,000	16,000	16,000
Undivided profits	9,204	5,728	3,324	2,445
Due depositors on demand	366,025	359,006	356,620	378,788
Due to trust companies, banks, bankers and brokers			1,577	750
Amount due not included in any of the above heads		15		
Add for cents	1	1	1	1
Total liabilities	$441,230	$430,750	$427,522	$447,984

HAMILTON BANK OF BROOKLYN — BROOKLYN.

FRANK H. PARSONS, *President.* 79 and 81 Hamilton avenue. (Organized 1889.) WILLIAM A. CONKLIN, *Cashier.*

DIRECTORS.

ISAAC H. CARY, ROBERT COWLEY, A. H. GUTKES, DONALD MCNEIL, PHILIP H. GILL, H. N. COVELL,
JAMES LAMONT, WILLIAM GOKEY, SAMUEL H. MILLIKEN, FRANK H. PARSONS, MICHAEL MURPHY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$299,040	$302,622	$303,316	$282,021
Liability of directors as makers	8,200	9,453	8,200	12,450
Overdrafts	929	350	48	55
Due from trust companies, banks, bankers and brokers	43,076	44,504	98,636	115,591
Real estate	26,000	26,000	26,000	26,000
Mortgages owned	8,000	8,000	8,000	8,000
Stocks and bonds	67,809	89,708	113,446	108,458
Specie	3,034	3,452	4,088	5,843
United States legal tenders and circulating notes of national banks	32,919	30,048	39,178	36,106
Cash items	22,234	24,839	17,292	16,886
Assets not included in any of the above heads	5,000	5,000	4,500	4,500
Add for cents	2	3	3	2
Total resources	$516,243	$543,979	$622,707	$615,912
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	50,000	50,000	50,000	35,000
Undivided profits	6,406	5,113	4,333	1,853
Due depositors on demand	355,281	383,370	462,983	472,562
Due to trust companies, banks, bankers and brokers	4,555	5,495	5,390	6,496
Add for cents	1	1	1	1
Total liabilities	$516,243	$543,979	$622,707	$615,912

HERKIMER BANK—HERKIMER.

CHAS. S. MILLINGTON, *President.* (Organized 1885.) WILLIAM I. TABER, *Cashier.*

DIRECTORS.

ROBERT EARL, WILLIAM W. MOSHER, MORRIS MARK, JOHN W. VROOMAN, H. M. QUACKENBUSH,
LUKE T. DUBOIS, EDWARD M. BURNS, CHARLES BELL, CHESTER W. PALMER, PETER B. MYERS,
CHARLES S. MILLINGTON, G. M. HELMER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$291,899	$265,986	$281,997	$283,300
Liability of directors as makers	8,675	9,195	5,125	24,130
Overdrafts	406	452	120	1,371
Due from trust companies, banks, bankers and brokers	45,146	44,815	65,617	51,999
Real estate	33,492	33,472	33,400	33,500
Mortgages owned	7,340	4,000	4,532	532
Stocks and bonds	6,000	6,000	6,000	6,000
Specie	9,134	8,452	9,303	7,548
United States legal-tenders and circulating notes of national banks	9,455	5,006	16,027	7,100
Cash items	917	805	1,318	187
Assets not included in any of the above heads	3,265			
Add for cents	2	4	3	3
Total resources	$415,731	$378,187	$423,442	$415,670
LIABILITIES.				
Capital	$75,000	$75,000	$75,000	$75,000
Surplus fund	10,000	10,000	10,000	10,000
Undivided profits	2,570	1,699	3,862	6,463
Due depositors on demand	317,645	287,664	326,577	300,374
Due to trust companies, banks, bankers and brokers	10,515	3,822	8,002	13,831
Amount due not included in any of the above heads				10,000
Add for cents	1	2	1	2
Total liabilities	$415,731	$378,187	$423,442	$415,670

BANK OF HOLLAND — HOLLAND.

WM. B. JACKSON, *President.* (Organized 1893.) G. E. MERRILL, *Cashier.*

DIRECTORS.

PHILIP D. RILEY, WILLIAM B. JACKSON, C. A. BUTTON, PAUL J. WURST, ULRICH KREUTTER, JOHN BOLENDER, ASHER CUTLER, D. W. KIMBALL, PETER ZIMMER, GEORGE E. MERRILL.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$59,778	$61,930	$62,451	$59,208
Liability of directors as makers	4,127	3,500	2,900	4,060
Overdrafts	31	126	385	57
Due from trust companies, banks, bankers and brokers	30,017	31,071	42,008	36,887
Mortgages owned	3,100	3,890	3,890	3,890
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	3,188	4,216	3,410	3,094
United States legal-tenders and circulating notes of national banks	2,445	2,025	1,163	1,648
Assets not included in any of the above heads	2,000	2,000	2,000	2,000
Add for cents	1	1	1	2
Total resources	$105,687	$109,759	$119,208	$111,846
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	3,000	3,000	3,000	3,000
Undivided profits	927	1,659	1,419	1,604
Due depositors on demand	66,760	72,899	82,589	75,042
Due Treasurer of the State of New York	10,000	7,200	7,200	7,200
Add for cents		1		
Total liabilities	$105,687	$109,759	$119,208	$111,846

THE BANK OF HOLLAND PATENT — HOLLAND PATENT.

GEORGE G. CHASSELL, *President.* (Organized 1895.) H. W. DUNLAP, *Cashier.*

DIRECTORS.

GEORGE G. CHASSELL, P. M. WHITAKER, CHESTER A. WELLS, L. G. WAUFUL, W. A. INGHAM, M. B. COOMBS, J. H. BROWN, FRED G. LARNED, HERBERT A. PRIDE, J. J. DONNAFIELD, H. W. DUNLAP.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$42,594	$54,225	$43,904	$53,494
Liability of directors as makers	500	200	650	550
Overdrafts		19		
Due from trust companies, banks, bankers and brokers	16,813	2,086	8,288	8,320
Real estate	1,396	1,444	1,444	1,400
Stocks and bonds	1,670	1,670	1,670	1,500
Specie	395	623	791	1,673
United States legal-tenders and circulating notes of national banks	1,569	542	1,431	1,165
Cash items				26
Assets not included in any of the above heads	1,000	1,000	1,000	1,070
Add for cents	3	2	1	1
Total resources	$65,940	$61,811	$59,179	$69,199
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus fund				600
Undivided profits	623	1,332	1,516	761
Due depositors on demand	34,868	27,148	27,297	37,256
Due to trust companies, banks, bankers and brokers	447	3,330	365	402
Amount due not included in any of the above heads				180
Add for cents	2	1	1	
Total liabilities	$65,940	$61,811	$59,179	$69,199

THE HOME BANK—NEW YORK CITY.

E. STEPHENSON, *President.* 303 West Forty-second street. (Organized 1888.) J. P. DUNNING, *Cashier.*

DIRECTORS.

E. STEPHENSON, EDWARD SCHWEYER, G. WALDO SMITH, GEORGE STARR, GEORGE E. KETCHAM, OTTO WESSELL, GEORGE MULLIGAN, JAMES FITZPATRICK, RICHARD B. KELLY, BERN. KARSCH, S. M. CRANDELL.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$171,272	$184,606	$192,448	$171,116
Liability of directors as makers		1,450	2,000	6,000
Overdrafts	1	75	56	51
Due from trust companies, banks, bankers and brokers	70,173	111,917	68,037	90,702
Real estate	50,000	50,000	50,000	50,000
Stocks and bonds	287,737	257,282	282,282	279,604
Specie	63,965	74,279	87,298	93,154
United States legal-tenders and circulating notes of national banks	55,920	65,343	55,656	63,416
Cash items	19,713	20,358	16,035	34,098
Assets not included in any of the above heads	2	11		
Add for cents	3	2	1	2
Total resources	$718,786	$765,323	$753,813	$788,143
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	70,000	70,000	70,000	70,000
Undivided profits	8,013	9,337	9,889	11,289
Due depositors on demand	540,772	585,986	573,923	606,854
Add for cents	1		1	
Total liabilities	$718,786	$765,323	$753,813	$788,143

BANK OF HORNELLSVILLE — HORNELLSVILLE.

F. G. BABCOCK, *President.* (Organized 1875.) W. E. PITTENGER, *Cashier.*

DIRECTORS.

FRANCIS G. BABCOCK, ELIZABETH BABCOCK, CHARLES C. BABCOCK, O. D. BABCOCK, F. G. BABCOCK, JR.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$417,550	$397,848	$399,087	$409,624
Liability of directors as makers	71,055	71,655	76,371	78,913
Overdrafts	4,031	3,136	4,220	3,062
Due from trust companies, banks, bankers and brokers	38,952	32,325	25,337	53,714
Real estate	12,087	2,869	2,676	2,714
Stocks and bonds	1,072	10,289	10,289	10,289
Specie	2,444	2,302	2,991	3,213
United States legal-tenders and circulating notes of national banks	18,656	23,998	17,826	17,137
Cash items	2,633	2,187	3,072	2,802
Add for cents	4	3	2	3
Total resources	$568,484	$546,612	$541,871	$581,471
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	20,000	20,000	20,000	20,000
Undivided profits	198,203	184,086	187,580	190,185
Due depositors on demand	215,835	220,225	209,785	211,092
Due to trust companies, banks, bankers and brokers	53,564	48,300	40,905	74,528
Amount due not included in any of the above heads	30,881	24,000	33,600	35,665
Add for cents	1	1	1	1
Total liabilities	$568,484	$546,612	$541,871	$581,471

THE HUDSON RIVER BANK OF THE CITY OF NEW YORK—NEW YORK CITY.

FREDERIC B. ELLIOTT, *President.* Columbus avenue and Seventy-second street. (Organized 1887.) **PETER SNYDER, *Cashier.***

DIRECTORS.

WILLIAM A. NASH, GEORGE A. MORRISON, JOSEPH H. PARSONS, H. WALTER WEBB, B. AYMAR SANDS, WILLIAM DE GROOT, BRADISH JOHNSON, CHARLES T. BARNEY, JOHN W. AITKEN, THOMAS A. MCINTYRE, WILLIAM R. PETERS, AUGUST BLUMENTHAL, FREDERIC B. ELLIOTT, ALBERT E. MERRALL, GEORGE W. YOUNG.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15. 1897.
Loans and discounts, less due from directors	$620,742	$661,549	$707,592	$660,858
Liability of directors as makers	112,400	148,450	138,450	73,450
Overdrafts	372	2,282	162	620
Due from trust companies, banks, bankers and brokers	209,641	334,520	269,914	242,865
Real estate	100,000	100,000	100,000	100,000
Mortgages owned	80,600	62,900	91,600	85,100
Stocks and bonds	59,110	59,110	109,110	109,110
Specie	27,473	34,045	33,724	39,451
United States legal-tenders and circulating notes of national banks	101,262	87,838	75,061	60,277
Cash items	53,102	51,296	48,876	40,907
Assets not included in any of the above heads	20,000	20,000	20,000	20,000
Add for cents	4	3	1	2
Total resources	$1,384,706	$1,561,993	$1,594,490	$1,432,640
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	150,000	150,000	150,000	150,000
Undivided profits	31,988	31,356	37,572	31,905
Due depositors on demand	1,001,336	1,180,292	1,206,888	1,046,783
Due to trust companies, banks, bankers and brokers	1,381	239		129
Amount due not included in any of the above heads		105	30	3,821
Add for cents	1	1		2
Total liabilities	$1,384,706	$1,561,993	$1,594,490	$1,432,640

THE BANK OF HUNTINGTON — HUNTINGTON.

JAMES M. BRUSH, *President.* (Organized 1888.) DOUGLAS CONKLIN, *Cashier.*

DIRECTORS.

JAMES M. BRUSH, JESSE CARLL, TEMPLE PRIME, GEORGE F. BARR, EDWARD CARLL, D. WOODHULL CONKLIN, HENRY F. SAMMIS, JOSEPH IRWIN, O. SMITH SAMMIS, THOMAS YOUNG, DOUGLASS CONKLIN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$130,274	$139,487	$141,208	$129,390
Liability of directors as makers	2,150	1,150	2,224	7,550
Overdrafts	85	241	313	228
Due from trust companies, banks, bankers and brokers	73,825	45,232	20,903	52,852
Mortgages owned	26,900	26,775	26,875	26,625
Stocks and bonds	161,030	161,030	161,030	155,830
Specie	13,343	13,818	15,426	18,465
United States legal-tenders and circulating notes of national banks	3,608	7,425	12,655	14,479
Cash items	2,965	6,307	3,928	4,769
Assets not included in any of the above heads	600	600	600	600
Add for cents	3	4	3	2
Total resources	$414,783	$402,069	$385,165	$410,790
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus fund	35,000	35,000	35,000	40,000
Undivided profits	6,607	7,887	9,047	5,822
Due depositors on demand	339,167	327,313	306,962	331,573
Due to trust companies, banks, bankers and brokers	4,009	1,868	4,155	3,375
Amount due not included in any of the above heads				20
Add for cents		1	1	
Total liabilities	$414,783	$402,069	$385,165	$410,790

THE BANK OF JAMAICA — JAMAICA.

JOHN H. SUTPHIN, *President.* (Organized 1839.) WM. L. WOOD, *Cashier.*

DIRECTORS.

ISAAC C. HENDRICKSON, JOHN ADIKES HENRY A. MONFORT, CHARLES DOWNING, JOHN H. SUTPHIN, ABRAHAM VAN SICLEN, PHILIP M. WOOD, WILLIAM L. WOOD, WILLIAM W. GILLEN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$236,131	$212,928	$480,051	$307,702
Liability of directors as makers	15,162	14,312	13,992	18,088
Overdrafts	181	618	1,017	496
Due from trust companies, banks, bankers and brokers	35,913	43,453	269,869	257,000
Real estate	35,000	35,000	35,000	35,000
Mortgages owned	42,925	41,175	39,075	43,125
Stocks and bonds	10,090	10,090	10,090	8,800
Specie	21,838	18,143	32,182	36,483
United States legal-tenders and circulating notes of national banks	15,825	7,450	12,750	12,650
Cash items	12,701	13,799	2,356	32,395
Add for cents	2	2	3	3
Total resources	$425,768	$396,970	$896,385	$751,742
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	40,000	40,000	40,000	40,000
Undivided profits	7,469	6,822	8,860	7,819
Due depositors on demand	323,456	299,248	786,768	644,166
Due to trust companies, banks, bankers and brokers	4,842	892	10,756	9,750
Amount due not included in any of the above heads		6		6
Add for cents	1	2	1	1
Total liabilities	$425,768	$396,970	$896,385	$751,742

THE JOHNSTOWN BANK — JOHNSTOWN.

JOHN W. CLINE, *President.* (Organized 1879.) WILLIAM McKIE, *Cashier.*

DIRECTORS.

JOHN W. CLINE, JOHN G. FERRES, WILLIAM B. VAN VLIET, BORDEN D. SMITH, GEORGE A. STREETER, ELI J. DORN, D. H. VAN HEUSEN, W. L. JOHNSON, CHARLES PIERSON, Z. GILBERT, FRANK D. OLIVER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$377,399	$383,587	$392,603	$410,840
Liability of directors as makers	29,800	36,900	41,717	40,580
Overdrafts	391	161	181	77
Due from trust companies, banks, bankers and brokers	70,934	54,640	56,978	52,230
Real estate	27,150	27,150	27,150	27,150
Mortgages owned	8,500	8,500	8,500	8,500
Stocks and bonds	33,165	49,290	47,290	47,290
Specie	9,233	10,822	11,827	12,540
United States legal-tenders and circulating notes of national banks	18,483	10,989	15,851	11,145
Cash items	674	197	2,230	199
Assets not included in any of the above heads	3,184	2,825	2,825	2,825
Add for cents	2	3	2	3
Total resources	$578,915	$585,064	$607,154	$613,379
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	90,000	90,000	90,000	90,000
Undivided profits	9,836	8,020	9,703	8,320
Due depositors on demand	373,635	381,909	393,102	408,587
Due to trust companies, banks, bankers and brokers	3,904	1,753	2,473	5,141
Due savings banks			10,000	
Amount due not included in any of the above heads	1,538	3,382	1,876	1,330
Add for cents	2			1
Total liabilities	$578,915	$585,064	$607,154	$613,379

THE JULIAND BANK — GREENE.

JOSEPH E. JULIAND, *President.* (Organized 1898.) WM. J. RUSSELL, *Cashier.*

DIRECTORS.

JOSEPH E. JULIAND, WILLIAM J. RUSSELL, WILLIAM F. RUSSELL, CHARLES W. GRAY, HENRY M. JULIAND.

RESOURCES.	Statement of condition Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$48,784	$44,861	$48,548	$47,864
Overdrafts	151	12	176	31
Due from trust companies banks, bankers and brokers	9,933	5,109	15,800	10,235
Real estate	10,000	10,000	10,000	10,000
Mortgages owned	18,000	18,000	18,850	20,850
Stocks and bonds	24,500	24,000	24,000	24,000
Specie	2,800	4,300	4,200	5,150
United States legal-tenders and circulating notes of national banks	3,000	3,500	1,500	2,850
Cash items	3,480	2,659	4,576	1,973
Assets not included in any of the above heads	1,000	800	800	800
Add for cents	2	2	2	3
Total resources	$121,650	$113,243	$128,452	$123,756
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	500	800	800	800
Undivided profits	3,266	1,076	2,001	1,701
Due depositors on demand	92,884	86,366	100,651	96,255
Add for cents		1		
Total liabilities	$121,650	$113,243	$128,452	$123,756

KINGS COUNTY BANK OF BROOKLYN — BROOKLYN.

O. M. DENTON, *President.* (Organized 1885.) H. B. AUTEN, *Cashier.*

DIRECTORS.

ALBRO J. NEWTON, DAVID S. JONES, LEONARD MOODY, NORMAN S. DIKE, HERMAN WISCHMANN,
RICHARD S. BARNES, OLIVER M. DENTON, JOSEPH D. HUGGINS.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition. March 16, 1897.	Statement of condition. June 9, 1897.	Statement of condition Sept. 15, 1897.
Loans and discounts, less due from directors	$601,538	$676,954	$625,258	$654,880
Liability of directors as makers	54,642	62,838	49,988	55,749
Overdrafts	208	148	373	557
Due from trust companies, banks, bankers and brokers	60,847	89,726	149,177	82,211
Real estate	----------	----------	600	600
Mortgages owned	12,270	12,275	11,676	11,676
Stocks and bonds	24,028	21,828	21,828	21,828
Specie	8,680	10,805	8,609	10,265
United States legal-tenders and circulating notes of national banks	51,915	54,435	53,684	69,733
Cash items	28,673	44,291	38,398	37,647
Assets not included in any of the above heads	3,896	3,896	3,896	3,896
Add for cents	5	4	3	5
Total resources	$846,702	$977,200	$963,490	$949,047
LIABILITIES.				
Capital	$150,000	$150,000	$150,000	$150,000
Surplus fund	80,000	80,000	80,000	80,000
Undivided profits	10,027	6,435	8,466	7,528
Due depositors on demand	579,998	715,858	692,937	682,151
Due to trust companies, banks, bankers and brokers	5,272	3,600	10,673	7,485
Due savings banks	21,354	21,274	21,381	21,849
Amount due not included in any of the above heads	49	31	31	31
Add for cents	2	2	2	3
Total liabilities	$846,702	$977,200	$963,490	$949,047

THE BANK OF LANCASTER—LANCASTER.

CHAS. W. FULLER, *President.* (Organized 1894.) A. P. ADAMS, *Cashier.*

DIRECTORS.

CHARLES W. FULLER, JOHN G. MILLER, JOHN O. GARRETSEE, ARTHUR D. BISSELL, THOMAS LEARY, GEORGE P. ZURBRICK, HERMAN B. VANPEYMA, ABNER P. ADAMS, JOHN LEININGER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$93,879	$83,035	$82,805	$90,059
Liability of directors as makers	4,838	5,140	6,685	6,679
Overdrafts	240	193	171	331
Due from trusts companies, banks, bankers and brokers	8,020	10,183	12,373	29,433
Real estate	6,175	6,900	7,000	7,000
Stocks and bonds	1,148	1,000	1,000	1,000
Specie	2,585	3,633	3,407	4,249
United States legal-tenders and circulating notes of national banks	2,728	5,521	4,858	3,930
Cash items	165	5	6	172
Assets not included in any of the above heads	2,093	2,034	1,993	1,993
Add for cents	4	3	4	5
Total resources	$121,875	$117,647	$120,302	$144,851
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus fund		2,000	2,000	2,000
Undivided profits	6,217	3,140	3,750	3,723
Due depositors on demand	85,657	82,491	84,530	109,122
Amount due not included in any of the above heads		15	20	5
Add for cents	1	1	2	1
Total liabilities	$121,875	$117,647	$120,302	$144,851

THE BANK OF LE ROY — LE ROY.

BUTLER WARD, *President.* (Organized 1889.) WM. C. DONNAN, *Cashier.*

DIRECTORS.

JOHN MALONEY, BUTLER WARD. WM. C. DONNAN, H. B. WARD.

RESOURCES.	Statement of condition. Dec. 9, 1896.	Statement of condition. March 16, 1897.	Statement of condition. June 9, 1897.	Statement of condition. Sept. 15, 1897.
Loans and discounts, less due from directors	$178,507	$190,289	$180,513	$152,048
Liability of directors as makers	425	700	575	1,630
Overdrafts	1,307	993	900	853
Due from trust companies, banks, bankers and brokers	43,352	37,855	54,123	41,134
Real estate	20,000	20,000	14,000	14,000
Mortgages owned	55,100	63,500	62,600	69,600
Stocks and bonds	62,000	64,400	64,400	64,400
Specie	6,743	7,194	7,361	7,992
United States legal tenders and circulating notes of national banks	9,525	5,953	6,336	7,172
Cash items	554	1,382	3,723	912
Assets not included in any of the above heads	13,569	13,569	13,569	13,200
Add for cents	2	2	2	2
Total resources	$391,084	$405,837	$408,102	$372,943
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	12,000	13,000	13,000	14,000
Undivided profits	14,996	13,572	8,057	6,379
Due depositors on demand	264,022	278,933	285,670	252,312
Due to trust companies, banks, bankers and brokers	64	331	1,374	252
Add for cents	2	1	1	
Total liabilities	$391,084	$405,837	$408,102	$372,943

THE LONG ISLAND BANK — BROOKLYN.

CROWELL HADDEN, *President.* (Organized 1845.) JOHN H. DITMAS, *Cashier.*

DIRECTORS.

JAMES L. MORGAN, MICHAEL SNOW, HENRY D. VAN ORDEN, CROWELL HADDEN, A. ABRAHAM, JOHN H. DITMAS, JOHN B. KING, FREDERICK A. VANIDERSTINE, WILLIAM A. READ, STURGIS COFFIN, COURTLANDT P. DIXON.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$233,446	$134,629	$25,094	$8,841
Due from trust companies, banks, bankers and brokers	190,372	44,531	9,283	22,357
Real estate	18,543	10,199	3,421	3,395
Mortgages owned	19,000	14,000	11,800	800
Stocks and bonds	38,140	38,140	25,375	13,875
Specie	4			
United States legal-tenders and circulating notes of national banks	74	209	233	
Cash items	592			281
Assets not included in any of the above heads		6,420		
Add for cents		2	2	2
Total resources	$500,171	$248,130	$75,208	$49,551
LIABILITIES.				
Capital	$400,000	$166,420	$60,000	
Surplus fund	77,559	76,569		25,240
Undivided profits	10,483	911	6,496	1,731
Due depositors on demand,	11,738	3,859	841	829
Amount due not included in any of the above heads	389	370	7,870	21,750
Add for cents	2	1	1	1
Total liabilities	$500,171	$248,130	$75,208	$49,551

THE LUMBER EXCHANGE BANK — NORTH TONAWANDA.

(Organized 1886.)

State Bank of Tonawanda, agent for its liquidation.

DIRECTORS.

BENJAMIN F. FELTON, H. H. WOLF, WALLACE C. ANDREWS, WM. S. LEHON, JR., JAS. B. HUFF, EDWARD BELL, F. E. REYNOLDS.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$206,047	$194,487	$171,233	$141,706
Liability of directors as makers	18,549	17,592	11,245	11,245
Overdrafts	210	42	23	
Due from trust companies, banks, bankers and brokers	22,514	10,151	4,440	1,371
Real estate	9,254	9,272	9,228	9,200
Mortgages owned	1,000	1,000	1,000	
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	6,464	11,045		
United States legal-tenders and circulating notes of national banks	5,358	6,683		
Cash items	1,099	654		
Assets not included in any of the above heads	1,500	1,500		
Add for cents	3	1	2	1
Total resources	$272,998	$253,427	$198,171	$164,523
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	12,900	2,700		
Undivided profits	2,802	183	90	723
Due depositors on demand	113,395	102,892	2,340	
Due to trust companies, banks, bankers and brokers	1,695	2,338		
Due savings banks	20,501	22,919		
Amount due not included in any of the above heads	21,703	22,393	95,740	63,799
Add for cents	2	2	1	1
Total liabilities	$272,998	$253,427	$198,171	$164,523

MADRID BANK — MADRID.

ABNER D. WHITNEY, *President.* (Organized 1896.) JOHN H. ROBINSON, *Cashier.*

DIRECTORS.

ABNER D. WHITNEY, MILTON A. WHITNEY, JUSTIN E. BOYNTON, EDWARD C. WALSH, ARTHUR W. ABERNETHY, JOHN HAIG, FRED I. MERRIMAN, JOHN C. GAGE, A. T. HEPBURN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$45,667	$47,442	$47,855	$40,935
Liability of directors as makers	3,900	300	5,300	6,300
Overdrafts		80		228
Due from trust companies, banks, bankers and brokers	23,281	19,730	21,454	20,755
Stocks and bonds	1,100	1,100	1,000	8,585
Specie	620	913	845	2,616
United States legal-tenders and circulating notes of national banks	5,848	4,836	5,416	4,043
Cash items	211	15	33	99
Assets not included in any of the above heads	2,002	2,000	2,100	2,165
Add for cents	2	2	2	2
Total resources	$82,631	$76,418	$84,005	$85,728
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund		1,250	1,250	1,250
Undivided profits	1,737	527	790	734
Due depositors on demand	55,415	49,263	56,275	58,617
Due to trust companies, banks, bankers and brokers	477	376	689	125
Add for cents	2	2	1	2
Total liabilities	$82,631	$76,418	$84,005	$85,728

THE MAMARONECK BANK — MAMARONECK.

BRADFORD RHODES, *President.* (Organized 1891.) R. G. BREWER, *Cashier.*

DIRECTORS.

DAVID F. BRITT, WILLIAM M. BARNUM, WILLIAM H. CAMPBELL, JOHN F. FOSHAY, JOHN H. MCARDLE, THOMAS J. MEIGHAN, WILLIAM D. PALMER, BRADFORD RHODES, REUBEN G. BREWER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$55,170	$59,293	$61,575	$60,754
Liability of directors as makers	1,150	1,000	2,000	
Overdrafts	3			
Due from trust companies, banks, bankers and brokers	19,562	17,495	12,430	26,152
Stocks and bonds	73,418	73,398	73,398	79,519
Specie	1,289	1,169	1,140	1,211
United States legal-tenders and circulating notes of national banks	6,073	10,249	11,079	12,050
Cash items	470	180	596	128
Assets not included in any of the above heads	1,000	1,000	1,000	868
Add for cents	3	2	1	3
Total resources	$158,138	$163,786	$163,219	$180,685
LIABILITIES.				
Capital	$35,000	$35,000	$35,000	$35,000
Surplus fund	7,000	7,000	7,000	7,000
Undivided profits	20,301	22,304	22,989	23,750
Due depositors on demand	95,006	92,830	95,226	113,862
Due to trust companies, banks, bankers and brokers	830	6,651	3,003	1,072
Add for cents	1	1	1	1
Total liabilities	$158,138	$163,786	$163,219	$180,685

MANHATTAN COMPANY—NEW YORK CITY.

STEPHEN BAKER, *President.* 40 Wall street. (Organized 1799.) **J. T. BALDWIN, *Cashier.***

DIRECTORS.

GEORGE W. SMITH, JOHN W. HARPER, JAMES TALCOTT, M. C. D. BORDEN, JOHN S. KENNEDY, HENRY K. MCHARG, JOHN SLOANE, STEPHEN BAKER, HUGH D. AUCHINCLOSS, FREDERICK G. BOURNE, R. W. PATERSON.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$12,911,753	$13,771,850	$12,786,274	$15,582,681
Liability of directors as makers	101,000	86,000	240,000	90,000
Due from trust companies, banks, bankers and brokers	634,836	612,563	573,819	791,939
Real estate	1,000,000	1,000,000	1,000,000	1,000,000
Stocks and bonds	144,400	395,596	622,633	615,971
Specie	2,531,062	2,716,724	2,717,133	2,742,212
United States legal tenders and circulating notes of national banks	2,829,880	2,591,095	5,105,820	2,798,760
Cash items	5,499,772	5,508,622	4,595,573	11,716,182
Add for cents	1	2	2	2
Total resources	$25,652,704	$26,685,452	$27,641,254	$35,337,747
LIABILITIES.				
Capital	$2,050,000	$2,050,000	$2,050,000	$2,050,000
Surplus fund	2,050,000	2,050,000	2,050,000	2,050,000
Undivided profits	96,219	53,136	102,545	38,698
Due depositors on demand	13,793,352	14,337,290	13,662,904	22,171,310
Due to trust companies, banks, bankers and brokers	4,681,928	5,113,742	5,763,285	6,132,826
Due savings banks	2,947,861	2,644,939	2,101,981	2,213,588
Due Treasurer of the State of New York	23,794	428,161	1,903,589	640,983
Amount due not included in any of the above heads	6,548	8,181	6,947	40,339
Add for cents	2	3	3	3
Total liabilities	$25,652,704	$26,685,452	$27,641,254	$35,337,747

MANUFACTURERS' BANK OF COHOES — COHOES.

GEORGE CAMPBELL, *President.* (Organized 1872.) LEROY VERMILYEA, *Cashier.*

DIRECTORS.

GEORGE CAMPBELL, JOHN V. S. LANSING, E. N. PAGE, DAVID H. VAN AUKEN, JOHN CLUTE, WILLIAM MOORE, WILLIAM E. THORN, ABNER J. GRIFFIN, JOHN U. HAYNES, FRANK BROWN, JAMES S. CLUTE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$439,870	$435,351	$448,554	$452,964
Liability of directors as makers		6,710	10,010	19,175
Overdrafts	860	485	430	186
Due from trust companies, banks, bankers and brokers	178,171	34,181	80,531	65,272
Real estate	3,500	3,500	3,500	3,500
Mortgages owned	4,000	4,000	4,000	4,000
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	20,464	17,336	20,363	12,888
United States legal-tenders and circulating notes of national banks	8,500	13,409	12,140	17,007
Cash items	1,859	624	909	2,059
Assets not included in any of the above heads	9,000	9,000	12,175	12,175
Add for cents	1	2	2	3
Total resources	$667,225	$525,598	$593,614	$590,229
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	20,000	20,000	20,000	20,000
Undivided profits	43,973	42,606	47,460	46,633
Due depositors on demand	457,003	316,928	379,954	369,553
Due to trust companies, banks, bankers and brokers	2,247	1,041	1,199	4,021
Due savings banks	44,000	45,000	45,000	50,000
Amount due not included in any of the above heads		21		21
Add for cents	2	2	1	1
Total liabilities	$667,225	$525,598	$593,614	$590,229

THE MANUFACTURERS AND MERCHANTS' BANK — GLOVERSVILLE.

WILLIAM H. PLACE, *President.* (Organized 1887.) CHAS. N. HARRIS, *Cashier.*

DIRECTORS.

WILLIAM H. PLACE, J. A. MILLER, ERASTUS DARLING, J. H. DRAKE, G. LEVOR, W. E. WHITNEY,
GEORGE C. BARR, J. M. THOMPSON, J. A. QUACKENBUSH, A. J. ZIMMER, D. F. COWLES.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$321,760	$298,562	$314,838	$326,375
Liability of directors as makers	52,270	51,556	51,617	59,890
Overdrafts	96	125	128	295
Due from trust companies, banks, bankers and brokers	80,282	86,062	67,373	41,977
Real estate	23,000	23,000	23,000	23,000
Mortgages owned	12,712	12,712	12,712	12,712
Stocks and bonds	21,330	11,700	11,700	1,800
Specie	7,761	7,608	8,508	7,742
United States legal-tenders and circulating notes of national banks	25,413	18,932	29,912	19,373
Cash items	559	945	124	3,311
Add for cents	3	3	2	2
Total resources	$545,186	$511,205	$519,914	$496,477
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	25,000	25,000	25,000	25,000
Undivided profits	16,864	18,022	21,695	16,682
Due depositors on demand	375,962	343,388	327,707	299,434
Due to trust companies, banks, bankers and brokers	7,360	4,787	5,511	15,359
Due Treasurer of the State of New York	20,000	20,000	40,000	40,000
Amount due not included in any of the above heads		7		
Add for cents		1	1	2
Total liabilities	$545,186	$511,205	$519,914	$496,477

MANUFACTURERS AND TRADERS' BANK — BUFFALO.

PASCAL P. PRATT, *President.* (Organized 1856.) JAMES H. MADISON, *Cashier.*

DIRECTORS.

PASCAL P. PRATT, JOHN J. MCWILLIAMS, FRANKLIN D. LOCKE, HARRY T. RAMSDELL, WILLIAM H. GLENNY, GEORGE S. FIELD, BRONSON C. RUMSEY, ROBERT K. ROOT, JAMES H. MADISON, WILLIAM HAMLIN, H. SELLERS MCKEE, ROBERT L. FRYER, GEORGE B. HAYES,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$3,580,120	$3,453,977	$3,762,558	$3,930,313
Liability of directors as makers	103,729	100,864	101,864	82,000
Overdrafts	602	797	1,112	1,392
Due from trust companies, banks, bankers and brokers	1,087,583	1,028,280	915,690	1,646,712
Real estate	27,299	23,772	40,351	24,003
Mortgages owned	114,326	119,539	95,090	110,990
Stocks and bonds	12,500	22,530	61,071	61,071
Specie	139,786	112,801	111,295	112,251
United States legal-tenders and circulating notes of national banks	402,525	358,697	418,617	387,153
Cash items	19,422	11,022	20,245	66,941
Add for cents	2	4	5	3
Total resources	$5,487,894	$5,232,283	$5,527,898	$6,422,829
LIABILITIES.				
Capital	$900,000	$900,000	$900,000	$900,000
Surplus fund	400,000	450,000	450,000	450,000
Undivided profits	208,270	89,603	136,590	108,552
Due depositors on demand	3,367,940	3,396,794	3,641,219	4,284,983
Due to trust companies, banks, bankers and brokers	455,035	240,733	251,357	537,944
Due savings banks	56,648	83,152	73,731	69,263
Due Treasurer of the State of New York	100,000	72,000	72,000	72,000
Amount due not included in any of the above heads				85
Add for cents	1	1	1	2
Total liabilities	$5,487,894	$5,232,283	$5,527,898	$6,422,829

THE MARINE BANK OF BUFFALO — BUFFALO.

S. M. CLEMENT, *President.* (Organized 1850.) **J. H. LASCELLES, *Cashier.***

DIRECTORS.

JEWETT M. RICHMOND, BRONSON C. RUMSEY, EDWARD E. HUTCHINSON, EDMUND HAYES, STEPHEN M. CLEMENT, GEORGE L. WILLIAMS, GEORGE B. MATHEWS, J. J. ALBRIGHT,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$3,581,503	$3,160,790	$3,609,202	$3,891,719
Liability of directors as makers	190,000	190,000	206,000	197,000
Overdrafts	541	751	1,111	1,516
Due from trust companies, banks, bankers and brokers	665,211	960,465	807,417	1,123,818
Real estate	235,000	235,000	235,000	235,000
Stocks and bonds	97,232	1,232	220,919	450,919
Specie	106,648	184,332	167,676	187,758
United States legal-tenders and circulating notes of national banks	107,782	133,845	207,769	283,856
Cash items	16,821	15,565	32,850	34,651
Add for cents	2	3	3	2
Total resources	$5,000,740	$4,881,983	$5,487,947	$6,406,269
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	750,000	750,000	750,000	750,000
Undivided profits	100,326	102,337	123,148	115,560
Due depositors on demand	3,444,195	3,268,945	3,806,836	4,522,327
Due to trust companies, banks, bankers and brokers	381,782	407,757	419,942	692,837
Due savings banks	124,435	152,943	87,925	25,542
Due Treasurer of the State of New York			100,091	100,002
Add for cents	2	1	2	1
Total liabilities	$5,000,740	$4,881,983	$5,487,947	$6,406,269

Loans and discounts [illegible] due from directors	$[illegible],271	$[illegible],911	$[illegible],[illegible]	$[illegible],[illegible]
Loans [illegible] of a pecuniary nature	30,923	24,986	24,[illegible]	25,[illegible]
Overdrafts	2,325	379	620	[illegible]
Due from trust companies, banks, bankers and brokers	26,649	30,645	23,654	22,[illegible]
Real estate	8,000	8,000	8,000	11,000
Mortgages owned	45,400	45,400	44,200	44,200
Stocks and bonds	16,022	15,942	14,942	16,637
Specie	14,724	15,032	14,707	14,176
United States legal-tenders and circulating notes of national banks	11,004	5,164	19,408	5,813
Cash items	3,681	5,877	15,191	11,809
Assets not included in any of the above heads	2,361	1,733	1,733	1,733
Add for cents	3	4	4	3
Total resources	$541,363	$564,973	$582,675	$575,156
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	2,210	2,900	2,900	3,600
Undivided profits	29,782	23,390	21,994	24,666
Due depositors on demand	300,444	333,678	346,500	328,447
Due to trust companies, banks, bankers and brokers	8,878	4,817	11,160	11,516
Amount due not included in any of the above heads	48	186	120	6,925
Add for cents	1	2	1	2
Total liabilities	$541,363	$564,973	$582,675	$575,156

MECHANICS' BANK — BROOKLYN.

GEORGE W. WHITE, *President.* (Organized 1852. CHAS. E. WHEELER, *Cashier.*

DIRECTORS.

SAMUEL SLOAN, DANIEL F. FERNALD, JACOB COLE, JAMES RAYMOND, GEORGE W. WHITE,
DANIEL D. WHITNEY, GEORGE W. CHAUNCEY, JUDAH B. VOORHEES, HENRY N. BRUSH, JACOB T. E. LITCHFIELD,
WILLIAM BAYLIS, JOHN D. SNEDEKER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,938,566	$2,104,057	$2,328,247	$2,270,412
Liability of directors as makers	256,175	249,425	291,087	318,412
Overdrafts	149	69	94	26
Due from trust companies, banks, bankers and brokers	109,470	204,483	179,286	216,562
Real estate	189,737	225,514	304,636	339,533
Stocks and bonds	221,780	221,780	221,780	183,157
Specie	125,549	136,126	141,644	138,649
United States legal-tenders and circulating notes of national banks	155,158	103,937	93,722	114,313
Cash items	71,331	133,898	164,647	205,696
Assets not included in any of the above heads				510
Add for cents	4	3	5	2
Total resources	$3,067,919	$3,379,292	$3,725,148	$3,787,272
LIABILITIES.				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus fund	474,187	455,385	455,891	405,007
Undivided profits	8,657	4,372	5,995	15,551
Due depositors on demand	2,067,537	2,399,936	2,546,928	2,746,362
Due to trust companies, banks, bankers and brokers	2,917	2,258	6,105	116
Due savings banks	14,618	17,243	210,163	119,928
Amount due not included in any of the above heads		96	60	306
Add for cents	3	2	3	2
Total liabilities	$3,067,919	$3,379,292	$3,725,148	$3,787,272

A. D. MATHER & CO.'S BANK—UTICA.

CHAS. W. MATHER, *President.* (Organized 1890.) EDWARD BUSHINGER, *Cashier.*

DIRECTORS.

EDWARD BUSHINGER, CHARLES W. MATHER, ELON G. BROWN, WILLIAM C. MARSH, JACOB AGNE, JR., THOMAS P. WESTON, JOHN W. BOYLE, JOHN F. HUGHES,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$380,271	$405,911	$416,363	$421,924
Liability of directors as makers	30,923	24,986	24,383	25,394
Overdrafts	2,325	379	630	835
Due from trust companies, banks, bankers and brokers	26,649	36,545	23,054	22,733
Real estate	8,000	8,000	8,000	11,000
Mortgages owned	45,400	45,400	44,200	44,200
Stocks and bonds	16,022	15,942	14,942	15,537
Specie	14,724	15,032	14,767	14,175
United States legal-tenders and circulating notes of national banks	11,004	5,164	19,408	5,813
Cash items	3,681	5,877	15,191	11,809
Assets not included in any of the above heads	2,361	1,733	1,733	1,733
Add for cents	3	4	4	3
Total resources	$541,363	$564,973	$582,675	$575,156
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
[S]urplus fund	2,210	2,900	2,900	3,600
[U]ndivided profits	29,782	23,390	21,994	24,666
Due depositors on demand	300,444	333,678	346,500	328,447
Due to trust companies, banks, bankers and brokers	8,878	4,817	11,160	11,516
Amount due not included in any of the above heads	48	186	120	6,925
[illegible]	1	2	1	2
	$541,363	$564,973	$582,675	$575,156

MECHANICS AND FARMERS' BANK OF ALBANY — ALBANY.

DUDLEY OLCOTT, *President.* 63 State street. (Organized 1868.) GEORGE G. DAVIDSON, *Cashier.*

DIRECTORS.

DUDLEY OLCOTT, CHARLES NEWMAN, JOHN J. OLCOTT, RUFUS W. PECKHAM, GEORGE G. DAVIDSON, DONALD MCCREDIE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,432,748	$1,424,092	$1,569,728	$1,466,228
Liability of directors as makers	27,500	28,000	50,000	61,702
Overdrafts	841	315	1,608	2,171
Due from trust companies, banks, bankers and brokers	383,346	234,696	346,698	476,539
Real estate	20,000	20,000	20,000	20,000
Mortgages owned	2,500	2,500	2,500	2,500
Stocks and bonds	529,871	529,871	538,871	538,871
Specie	46,621	45,370	49,759	40,518
United States legal-tenders and circulating notes of national banks	30,672	31,878	27,017	36,208
Cash items	27,292	17,757	9,034	9,747
Add for cents	2	3	4	3
Total resources	$2,501,393	$2,334,482	$2,615,219	$2,654,487
LIABILITIES.				
Capital	$250,000	$250,000	$250,000	$250,000
Undivided profits	942,375	951,497	912,748	944,186
Due depositors on demand	1,100,277	950,520	1,098,532	1,138,359
Due to trust companies, banks, bankers and brokers	98,140	39,637	93,922	61,446
Due savings banks	72,943	117,613	94,351	119,447
Due Treasurer of the State of New York			100,000	100,000
Amount due not included in any of the above heads	37,657	25,212	35,661	41,046
Add for cents	1	3	2	3
Total liabilities	$2,501,393	$2,334,482	$2,615,219	$2,654,487

THE MECHANICS AND TRADERS' BANK OF BROOKLYN—BROOKLYN.

HENRY J. OLDRING, *President.* (Organized 1867.) GEORGE W. PAYNTAR, *Cashier.*

DIRECTORS.

TIMOTHY PERRY, JOHN C. ORR, HENRY J. OLDRING, JOHN G. JENKINS, THOMAS F. ROWLAND, JR., GEORGE H. GERARD, JAMES R. SPARROW, PETER WYCKOFF, ADRIAN MESEROLE, GEORGE W. PAYNTAR.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$664,395	$658,307	$680,507	$613,654
Liability of directors as makers	10,650	8,800	6,550	4,850
Overdrafts	590	593	196	192
Due from trust companies, banks, bankers and brokers	190,249	188,497	73,315	192,962
Real estate	76,000	76,000	76,000	76,000
Stocks and bonds	275,700	275,700	242,700	296,150
Specie	88,455	68,273	68,226	74,798
United States legal-tenders and circulating notes of national banks	30,703	27,771	28,508	27,113
Cash items	6,733	1,860	5,193	5,672
Assets not included in any of the above heads	3,336	3,155	2,161	1,125
Add for cents	2	2	1	2
Total resources	$1,346,813	$1,308,961	$1,183,657	$1,292,518
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	150,000	150,000	150,000	150,000
Undivided profits	42,375	42,614	40,417	42,044
Due depositors on demand	874,491	817,932	737,608	812,259
Due to trust companies, banks, bankers and brokers	14,306	18,180	28,615	25,142
Due savings banks	162,733	179,925	126,883	163,072
Amount due not included in any of the above heads	2,907	9	72	
Add for cents	1	1	2	1
Total liabilities	$1,346,813	$1,308,961	$1,183,657	$1,292,518

MANUFACTURERS' BANK OF COHOES — COHOES.

GEORGE CAMPBELL, *President.* (Organized 1872.) LEROY VERMILYEA, *Cashier.*

DIRECTORS.

GEORGE CAMPBELL, JOHN V. S. LANSING, E. N. PAGE, DAVID H. VAN AUKEN, JOHN CLUTE, WILLIAM MOORE, WILLIAM E. THORN, ABNER J. GRIFFIN, JOHN U. HAYNES, FRANK BROWN, JAMES S. CLUTE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$439,870	$435,351	$448,554	$452,964
Liability of directors as makers		6,710	10,010	19,175
Overdrafts	860	485	430	186
Due from trust companies, banks, bankers and brokers	178,171	34,181	80,531	65,272
Real estate	3,500	3,500	3,500	3,500
Mortgages owned	4,000	4,000	4,000	4,000
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	20,464	17,336	20,363	12,888
United States legal-tenders and circulating notes of national banks	8,500	13,409	12,140	17,007
Cash items	1,859	624	909	2,059
Assets not included in any of the above heads	9,000	9,000	12,175	12,175
Add for cents	1	2	2	3
Total resources	$667,225	$525,598	$593,614	$590,229
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	20,000	20,000	20,000	20,000
Undivided profits	43,973	42,606	47,460	46,633
Due depositors on demand	457,003	316,928	379,954	369,553
Due to trust companies, banks, bankers and brokers	2,247	1,041	1,199	4,021
Due savings banks	44,000	45,000	45,000	50,000
Amount due not included in any of the above heads		21		21
Add for cents	2	2	1	1
Total liabilities	$667,225	$525,598	$593,614	$590,229

THE MANUFACTURERS AND MERCHANTS' BANK — GLOVERSVILLE.

WILLIAM H. PLACE, *President.* (Organized 1887.) CHAS. N. HARRIS, *Cashier.*

DIRECTORS.

WILLIAM H. PLACE, J. A. MILLER, ERASTUS DARLING, J. H. DRAKE, G. LEVOR, W. E. WHITNEY,
GEORGE C. BARR, J. M. THOMPSON, J. A. QUACKENBUSH, A. J. ZIMMER, D. F. COWLES.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$321,760	$298,562	$314,838	$326,375
Liability of directors as makers	52,270	51,556	51,617	59,890
Overdrafts	96	125	128	295
Due from trust companies, banks, bankers and brokers	80,282	86,062	67,373	41,977
Real estate	23,000	23,000	23,000	23,000
Mortgages owned	12,712	12,712	12,712	12,712
Stocks and bonds	21,330	11,700	11,700	1,800
Specie	7,761	7,608	8,508	7,742
United States legal-tenders and circulating notes of national banks	25,413	18,932	29,912	19,373
Cash items	559	945	124	3,311
Add for cents	3	3	2	2
Total resources	$545,186	$511,205	$519,914	$496,477
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	25,000	25,000	25,000	25,000
Undivided profits	16,864	18,022	21,695	16,682
Due depositors on demand	375,962	343,388	327,707	299,434
Due to trust companies, banks, bankers and brokers	7,360	4,787	5,511	15,359
Due Treasurer of the State of New York	20,000	20,000	40,000	40,000
Amount due not included in any of the above heads		7		
Add for cents		1	1	2
Total liabilities	$545,186	$511,205	$519,914	$496,477

MANUFACTURERS AND TRADERS' BANK — BUFFALO.

PASCAL P. PRATT, *President.* (Organized 1856.) JAMES H. MADISON, *Cashier.*

DIRECTORS.

PASCAL P. PRATT, JOHN J. MCWILLIAMS, FRANKLIN D. LOCKE, HARRY T. RAMSDELL, WILLIAM H. GLENNY, GEORGE S. FIELD, BRONSON C. RUMSEY, ROBERT K. ROOT, JAMES H. MADISON, WILLIAM HAMLIN, H. SELLERS MCKEE, ROBERT L. FRYER, GEORGE B. HAYES,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$3,580,120	$3,453,977	$3,762,558	$3,930,313
Liability of directors as makers	103,729	100,864	101,864	82,000
Overdrafts	602	797	1,112	1,392
Due from trust companies, banks, bankers and brokers	1,087,583	1,028,280	915,690	1,646,712
Real estate	27,299	23,772	40,351	24,003
Mortgages owned	114,326	119,539	95,090	110,990
Stocks and bonds	12,500	22,530	61,071	61,071
Specie	139,786	112,801	111,295	112,251
United States legal-tenders and circulating notes of national banks	402,525	358,697	418,617	387,153
Cash items	19,422	11,022	20,245	66,941
Add for cents	2	4	5	3
Total resources	$5,487,894	$5,232,283	$5,527,898	$6,422,829
LIABILITIES.				
Capital	$900,000	$900,000	$900,000	$900,000
Surplus fund	400,000	450,000	450,000	450,000
Undivided profits	208,270	89,603	136,590	168,552
Due depositors on demand	3,367,940	3,396,794	3,611,219	4,284,983
Due to trust companies, banks, bankers and brokers	455,035	210,733	251,357	537,944
Due savings banks	56,648	83,152	73,731	69,263
Due Treasurer of the State of New York	100,000	72,000	72,000	72,000
Amount due not included in any of the above heads				85
Add for cents	1	1	1	2
Total liabilities	$5,487,894	$5,232,283	$5,527,898	$6,422,829

THE MARINE BANK OF BUFFALO — BUFFALO.

S. M. CLEMENT, *President.* (Organized 1850.) J. H. LASCELLES, *Cashier.*

DIRECTORS.

JEWETT M. RICHMOND, BRONSON C. RUMSEY, EDWARD E. HUTCHINSON, EDMUND HAYES, STEPHEN M. CLEMENT, GEORGE L. WILLIAMS, GEORGE B. MATHEWS, J. J. ALBRIGHT,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$3,581,503	$3,160,790	$3,609,202	$3,891,719
Liability of directors as makers	190,000	190,000	206,000	197,000
Overdrafts	541	751	1,111	1,546
Due from trust companies, banks, bankers and brokers	665,211	960,465	807,417	1,123,818
Real estate	235,000	235,000	235,000	235,000
Stocks and bonds	97,232	1,232	220,919	450,919
Specie	106,648	184,332	167,676	187,758
United States legal-tenders and circulating notes of national banks	107,782	133,845	207,769	283,856
Cash items	16,821	15,565	32,850	34,651
Add for cents	2	3	3	2
Total resources	$5,000,740	$4,881,983	$5,487,947	$6,406,269
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	750,000	750,000	750,000	750,000
Undivided profits	100,326	102,337	123,148	115,560
Due depositors on demand	3,444,195	3,268,945	3,806,836	4,522,327
Due to trust companies, banks, bankers and brokers	381,782	407,757	419,942	692,837
Due savings banks	124,435	152,943	87,925	25,542
Due Treasurer of the State of New York			100,094	100,002
Add for cents	2	1	2	1
Total liabilities	$5,000,740	$4,881,983	$5,487,947	$6,406,269

A. D. MATHER & CO.'S BANK—UTICA.

CHAS. W. MATHER, *President.* (Organized 1890.) EDWARD BUSHINGER, *Cashier.*

DIRECTORS.

EDWARD BUSHINGER, CHARLES W. MATHER, ELON G. BROWN, WILLIAM C. MARSH, JACOB AGNE, JR., THOMAS P. WESTON, JOHN W. BOYLE, JOHN F. HUGHES,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$380,271	$405,911	$416,363	$421,924
Liability of directors as makers	30,923	24,986	24,383	25,394
Overdrafts	2,325	379	630	835
Due from trust companies, banks, bankers and brokers	26,649	36,545	23,054	22,733
Real estate	8,000	8,000	8,000	11,000
Mortgages owned	45,400	45,400	44,200	44,200
Stocks and bonds	16,022	15,942	14,942	15,537
Specie	14,724	15,032	14,767	14,175
United States legal-tenders and circulating notes of national banks	11,004	5,164	19,408	5,813
Cash items	3,681	5,877	15,191	11,809
Assets not included in any of the above heads	2,361	1,733	1,733	1,733
Add for cents	3	4	4	3
Total resources	$541,363	$564,973	$582,675	$575,156
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	2,210	2,900	2,900	3,600
Undivided profits	29,782	23,390	21,994	24,666
Due depositors on demand	300,444	333,678	346,500	328,447
Due to trust companies, banks, bankers and brokers	8,878	4,817	11,160	11,516
Amount due not included in any of the above heads	48	186	120	6,925
Add for cents	1	2	1	2
Total liabilities	$541,363	$564,973	$582,675	$575,156

MECHANICS' BANK — BROOKLYN.

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DIRECTORS.

SAMUEL SLOAN, DANIEL F. FERNALD, JACOB COLE, JAMES RAYMOND, GEORGE W. WHITE,
DANIEL D. WHITNEY, GEORGE W. CHAUNCEY, JUDAH B. VOORHEES, HENRY N. BRUSH, JACOB T. E. LITCHFIELD,
WILLIAM BAYLIS, JOHN D. SNEDEKER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,938,566	$2,104,057	$2,328,247	$2,270,412
Liability of directors as makers	256,175	249,425	291,087	318,412
Overdrafts	149	69	94	26
Due from trust companies, banks, bankers and brokers	109,470	204,483	179,286	216,562
Real estate	189,737	225,514	304,636	339,533
Stocks and bonds	221,780	221,780	221,780	183,157
Specie	125,549	136,126	141,644	138,649
United States legal-tenders and circulating notes of national banks	155,158	103,937	93,722	114,313
Cash items	71,331	133,898	164,647	205,696
Assets not included in any of the above heads				510
Add for cents	4	3	5	2
Total resources	$3,067,919	$3,379,292	$3,725,148	$3,787,272
LIABILITIES.				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus fund	474,187	455,385	455,891	405,007
Undivided profits	8,657	4,372	5,995	15,551
Due depositors on demand	2,067,537	2,399,936	2,546,928	2,746,362
Due to trust companies, banks, bankers and brokers	2,917	2,258	6,105	116
Due savings banks	14,618	17,243	210,163	119,928
Amount due not included in any of the above heads		96	60	306
Add for cents	3	2	3	2
Total liabilities	$3,067,919	$3,379,292	$3,725,148	$3,787,272

MECHANICS AND FARMERS' BANK OF ALBANY — ALBANY.

DUDLEY OLCOTT, *President.* 63 State street. (Organized 1868.) GEORGE G. DAVIDSON, *Cashier.*

DIRECTORS.

DUDLEY OLCOTT, CHARLES NEWMAN, JOHN J. OLCOTT, RUFUS W. PECKHAM, GEORGE G. DAVIDSON, DONALD MCCREDIE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,432,748	$1,424,092	$1,569,728	$1,466,228
Liability of directors as makers	27,500	28,000	50,000	61,702
Overdrafts	841	315	1,608	2,171
Due from trust companies, banks, bankers and brokers	383,346	234,696	346,698	476,539
Real estate	20,000	20,000	20,000	20,000
Mortgages owned	2,500	2,500	2,500	2,500
Stocks and bonds	529,871	529,871	538,871	538,871
Specie	46,621	45,370	49,759	40,518
United States legal-tenders and circulating notes of national banks	30,672	31,878	27,017	36,208
Cash items	27,292	17,757	9,034	9,747
Add for cents	2	3	4	3
Total resources	$2,501,393	$2,334,482	$2,615,219	$2,654,487
LIABILITIES.				
Capital	$250,000	$250,000	$250,000	$250,000
Undivided profits	942,375	951,497	942,748	944,186
Due depositors on demand	1,100,277	950,520	1,098,532	1,138,359
Due to trust companies, banks, bankers and brokers	98,140	39,637	93,922	61,446
Due savings banks	72,943	117,613	94,351	119,447
Due Treasurer of the State of New York			100,000	100,000
Amount due not included in any of the above heads	37,657	25,212	35,664	41,046
Add for cents	1	3	2	3
Total liabilities	$2,501,393	$2,334,482	$2,615,219	$2,654,487

THE MECHANICS AND TRADERS' BANK OF BROOKLYN — BROOKLYN.

HENRY J. OLDRING, *President.* (Organized 1867.) GEORGE W. PAYNTAR, *Cashier.*

DIRECTORS.

TIMOTHY PERRY, HENRY J. OLDRING, THOMAS F. ROWLAND, JR., JAMES R. SPARROW, ADRIAN MESEROLE,
JOHN C. ORR, JOHN G. JENKINS, GEORGE H. GERARD, PETER WYCKOFF, GEORGE W. PAYNTAR.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$664,395	$658,307	$680,507	$613,654
Liability of directors as makers	10,650	8,800	6,550	4,850
Overdrafts	590	593	196	192
Due from trust companies, banks, bankers and brokers	190,249	188,497	73,315	192,962
Real estate	76,000	76,000	76,000	76,000
Stocks and bonds	275,700	275,700	242,700	296,150
Specie	88,455	68,273	68,226	74,798
United States legal-tenders and circulating notes of national banks	30,703	27,774	28,508	27,113
Cash items	6,733	1,860	5,493	5,672
Assets not included in any of the above heads	3,336	3,155	2,161	1,125
Add for cents	2	2	1	2
Total resources	$1,346,813	$1,308,961	$1,183,657	$1,292,518
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	150,000	150,000	150,000	150,000
Undivided profits	42,375	42,614	40,417	42,044
Due depositors on demand	874,491	817,932	737,608	812,259
Due to trust companies, banks, bankers and brokers	14,306	18,480	28,615	25,142
Due savings banks	162,733	179,925	126,883	163,072
Amount due not included in any of the above heads	2,907	9	72	
Add for cents	1	1	2	1
Total liabilities	$1,346,813	$1,308,961	$1,183,657	$1,292,518

THE MECHANICS AND TRADERS' BANK—NEW YORK CITY.

F. FERNANDO BALTES, *President.* 486 Broadway, cor. Broome street. (Organized 1884.) A. M. DEDERER, *Assistant Cashier.*

DIRECTORS.

I. D. EINSTEIN, K. MANDELL, ISAAC STIEBEL, CHARLES STRAUSS, ROBERT J. HOGUET,
E. A. QUINTARD, JOHN P. O'BRIEN, FERNANDO BALTES, JAMES H. HOFFMAN, THOMAS RUSSELL,
C. C. DICKINSON, MAX DANZIGER, HENRY CORN, F. SULZBERGER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,809,678	$1,851,951	$1,713,758	$2,011,876
Liability of directors as makers	36,750	31,280	31,875	81,305
Overdrafts	2,557	75	109	478
Due from trust companies, banks, bankers and brokers	185,948	147,829	227,879	142,145
Real estate	39,022	39,022	39,022	46,421
Stocks and bonds	53,273	50,605	50,605	24,417
Specie	255,475	297,836	281,881	283,591
United States legal-tenders and circulating notes of national banks	386,921	212,319	512,972	152,778
Cash items	223,424	86,396	119,607	122,227
Assets not included in any of the above heads	18,862	17,862	17,862	15,862
Add for cents	4	2	3	3
Total resources	$3,011,914	$2,735,177	$2,995,573	$2,881,103
LIABILITIES.				
Capital	$400,000	$400,000	$400,000	$400,000
Surplus fund	250,000	200,000	200,000	200,000
Undivided profits	28,555	24,806	28,615	26,234
Due depositors on demand	2,162,351	1,937,216	2,173,613	2,001,176
Due to trust companies, banks, bankers and brokers	9,293	18,880	8,315	8,120
Due savings banks	129,351	153,922	134,753	170,368
Due Treasurer of the State of New York	32,000		50,000	75,000
Amount due not included in any of the above heads	362	352	276	203
Add for cents	2	1	1	2
Total liabilities	$3,011,914	$2,735,177	$2,995,573	$2,881,103

MERCHANTS' BANK OF BUFFALO — BUFFALO.

WM. H. WALKER, *President.* (Organized 1881.) **F. W. FISKE, *Cashier.***

DIRECTORS.

WILLIAM H. WALKER, TRUEMAN G. AVERY, WILLIAM H. GRATWICK, J. F. SHOELLKOPF, GEORGE W. MILLER,
JAMES R. SMITH, ROBERT B. ADAM, GEORGE URBAN, JR., DANIEL N. LOCKWOOD, GEORGE F. SOWERBY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,108,543	$1,117,042	$1,150,799	$1,098,777
Liability of directors as makers	299,000	240,200	225,200	247,610
Overdrafts	1,083	715	2,375	1,590
Due from trust companies, banks, bankers and brokers	219,673	154,542	301,911	237,322
Real estate	101,281	114,144	115,976	121,528
Mortgages owned	70,573	64,000	64,000	64,000
Stocks and bonds	49,939	55,097	53,561	53,269
Specie	21,727	17,631	25,728	31,045
United States legal-tenders and circulating notes of national banks	108,925	98,250	93,641	117,654
Cash items	6,018	8,254	24,222	7,715
Add for cents	5	4	2	3
Total resources	$1,986,767	$1,869,879	$2,057,415	$1,980,513
LIABILITIES.				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus fund	120,000	120,000	120,000	120,000
Undivided profits	88,734	76,216	87,895	61,613
Due depositors on demand	1,219,830	1,014,385	1,106,509	1,089,169
Due to trust companies, banks, bankers and brokers	98,201	206,085	211,799	184,260
Due savings banks	135,000	135,000	163,019	157,470
Due Treasurer of the State of New York	25,000	18,192	68,192	68,000
Add for cents	2	1	1	1
Total liabilities	$1,986,767	$1,869,879	$2,057,415	$1,980,513

MERCHANTS' BANK OF ROCHESTER — ROCHESTER.

WILLIAM J. ASHLEY, *President.* (Organized 1883.) PERCY R. McPHAIL, *Cashier.*

DIRECTORS.

GEORGE W. ARCHER, WILLIAM J. ASHLEY, WILLIAM N. COGSWELL, PERCY R. McPHAIL, THOMAS J. DEVINE, RUFUS K. DRYER, NATHAN LEVI, GEORGE WELDON, VALENTINE F. WHITMORE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$901,314	$892,416	$880,283	$934,327
Liability of directors as makers	6,898	5,674	5,576	51,149
Overdrafts	4,101	3,877	3,782	2,070
Due from trust companies, banks, bankers and brokers	121,446	117,212	116,488	93,176
Real estate	71,400	71,400	71,400	71,700
Mortgages owned	7,967	5,067	6,166	6,166
Stocks and bonds	8,350	8,350	8,350	8,290
Specie	18,695	17,137	16,067	13,693
United States legal-tenders and circulating notes of national banks	55,105	54,251	64,079	44,144
Cash items	7,732	13,072	9,150	8,989
Assets not included in any of the above heads	3,500	3,500	3,500	3,500
Add for cents	2	2	4	3
Total resources	$1,206,510	$1,191,958	$1,184,875	$1,237,207
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	125,000	125,000	125,000	$125,000
Undivided profits	11,076	5,811	13,388	4,197
Due depositors on demand	866,271	863,876	830,855	860,075
Due to trust companies, banks, bankers and brokers	14,161	7,270	25,631	57,934
Due savings banks	90,000	90,000	90,000	90,000
Add for cents	2	1	1	1
Total liabilities	$1,206,510	$1,191,958	$1,184,875	$1,237,207

BANK OF THE METROPOLIS — NEW YORK CITY.

THEO. ROGERS, *President.* 29 Union Square. (Organized 1871.) E. C. EVANS, *Cashier.*

DIRECTORS.

CHARLES L. TIFFANY, SAMUEL SLOAN, ROBERT SCHELL, W. D. SLOAN, JOSEPH PARK, WILLIAM B. ISHAM, HICKS ARNOLD, THEO. ROGERS, C. H. STEINWAY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition. Sept. 15, 1897.
Loans and discounts, less due from directors	$3,900,711	$4,294,914	$4,048,276	$4,239,849
Liability of directors as makers	----------	65,000	60,500	60,500
Overdrafts	1,410	1,654	7,077	2,652
Due from trust companies, banks, bankers and brokers	739,453	752,803	576,663	749,351
Real estate	4,982	----------	----------	----------
Stocks and bonds	331,783	343,765	343,725	258,512
Specie	807,560	836,422	861,906	884,375
United States legal-tenders and circulating notes of national banks	902,035	839,411	1,784,205	748,360
Cash items	276,315	321,791	306,443	319,511
Assets not included in any of the above heads	51,000	20,000	19,000	14,000
Add for cents	3	2	2	3
Total resources	$7,015,252	$7,475,762	$8,007,797	$7,277,113
LIABILITIES.				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus fund	600,000	600,000	600,000	600,000
Undivided profits	203,162	226,618	208,823	232,687
Due depositors on demand	5,421,476	5,757,506	6,309,907	5,660,965
Due to trust companies, banks, bankers and brokers	7,306	6,300	6,996	5,765
Due savings banks	481,699	585,294	572,388	468,811
Amount due not included in any of the above heads	1,608	42	9,682	8,884
Add for cents	1	2	1	1
Total liabilities	$7,015,252	$7,475,762	$8,007,797	$7,277,113

METROPOLITAN BANK — BUFFALO.

HENRY WEILL, *President.* 485 Main street. (Organized 1891.) JACOB DILCHER, *Cashier.*

DIRECTORS.

CHARLES LAUTZ, E. H. BUTLER, CLARENCE M. HOWARD, HENRY WEILL, ANTHONY NEUPERT, CHARLES GROBEN, MOSES SHIRE, PHILIP W. ROTH, JOHN BENSTEAD, HENRY SCHAEFER, ELMORE E. WILLETS.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$982,585	$1,000,676	$975,440	$950,766
Liability of directors as makers			7,800	7,800
Overdrafts	2,342	583	1,448	3,420
Due from trust companies, banks, bankers and brokers	112,269	186,888	160,715	181,840
Stocks and bonds	5,586	5,553	5,553	5,553
Specie	39,441	40,610	26,318	75,642
United States legal-tenders and circulating notes of national banks	44,249	48,957	53,379	36,326
Cash items	7,973	15,398	7,414	22,609
Assets not included in any of the above heads	5,500	5,000	5,000	5,000
Add for cents	2	2	3	2
Total resources	$1,199,947	$1,303,667	$1,243,070	$1,288,958
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund			75,000	75,000
Undivided profits	108,952	107,404	35,316	30,910
Due depositors on demand	652,307	818,880	734,889	770,047
Due to trust companies, banks, bankers and brokers	108,688	59,382	79,863	83,000
Due savings banks	105,000	100,000	100,000	90,000
Due Treasurer of the State of New York	25,000	18,000	18,000	40,000
Add for cents		1	2	1
Total liabilities	$1,199,947	$1,303,667	$1,243,070	$1,288,958

BANK OF MILLBROOK—MILLBROOK.

JOHN J. DONALDSON, *President.* (Organized 1891.) R. J. SCOLES, *Cashier.*

DIRECTORS.

EUGENE HAM, JAMES REARDON, G. HOWARD DAVISON, WILLIAM R. ANDERSON, FRANKLIN SUTTON, JOHN J. DONALDSON, SAMUEL THORNE, JAMES H. HAIGHT, S. N. HAIGHT, CHARLES F. DIETERICH, WILLIAM E. SMITH, JOHN M. HAM, HEZEKIAH R. COFFIN, C. B. REARDON, RICHARD J. SCOLES.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$52,256	$59,629	$63,262	$72,833
Liability of directors as makers	9,910	7,655	9,635	9,691
Overdrafts	402	96	183	660
Due from trust companies, banks, bankers and brokers	11,429	34,014	32,997	20,986
Real estate	5,000	5,000	5,000	5,000
Stocks and bonds	78,393	66,903	64,374	74,755
Specie	1,086	1,512	1,512	1,512
United States legal-tenders and circulating notes of national banks	3,347	3,990	4,030	3,797
Assets not included in any of the above heads	1,743	1,743	1,700	1,700
Add for cents	2	2	3	4
Total resources	$163,568	$180,544	$182,696	$190,938
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	16,160	16,160	20,013	20,013
Undivided profits	1,739.	3,133	78	1,183
Due depositors on demand	90,168	109,148	105,361	114,553
Due to trust companies, banks, bankers and brokers	5,501	2,102	7,242	5,187
Add for cents		1	2	2
Total liabilities	$163,568	$180,544	$182,696	$190,938

BANK OF MONROE — ROCHESTER.

HIRAM W. SIBLEY, *President.* (Organized 1867.) W. G. MITCHELL, *Cashier.*

DIRECTORS.

H. W. SIBLEY, A. C. SMITH, H. F. ATKINSON, J. S. WATSON, W. G. MITCHELL, T. W. FINUCANE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,131,803	$1,136,753	$1,070,899	$1,097,018
Liability of directors as makers	24,800	29,750	44,750	33,000
Overdrafts	9,425	1,205	99	971
Due from trust companies, banks, bankers and brokers	144,274	115,851	206,595	128,592
Real estate	99,035	105,590	106,540	106,341
Mortgages owned	52,648	52,648	52,000	41,975
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	30,254	30,476	35,573	30,209
United States legal-tenders and circulating notes of national banks	63,730	54,618	59,614	76,247
Cash items	6,364	7,923	9,860	11,736
Add for cents	2	2	3	2
Total resources	$1,563,335	$1,535,816	$1,586,933	$1,527,091
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	200,000	190,000	190,000	190,000
Undivided profits	22,828	9,019	10,244	5,777
Due depositors on demand	1,032,917	1,008,536	1,094,425	1,048,876
Due to trust companies, banks, bankers and brokers	62,589	85,259	49,263	39,436
Due savings banks	145,000	143,000	143,000	143,000
Add for cents	1	2	1	2
Total liabilities	$1,563,335	$1,535,816	$1,586,933	$1,527,091

MOUNT MORRIS BANK—NEW YORK CITY.

W. H. PAYNE, *President.* (Organized 1880.) F. W. LIVERMORE, *Cashier.*

DIRECTORS.

JESSE G. KEYS, WILLIAM H. PAYNE, AARON S. THOMAS, W. MORTON GRINNELL, LUCIEN C. WARNER,
F. W. LIVERMORE, THOMAS H. NEWMAN, FRANK RUSSAK, EDWARD H. LANDON, JOHN MCQUADE,
THOS. L. WATT, CHAS. W. GOULD.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,196,516	$1,010,471	$1,043,974	$781,382
Liability of directors as makers	10,500	56,500	70,000	93,500
Overdrafts		184	391	330
Due from trust companies, banks, bankers and brokers	187,723	377,901	375,328	422,757
Real estate	279,087	279,070	279,105	279,095
Mortgages owned	125,721	117,937	116,889	92,884
Stocks and bonds	82,434	86,134	69,422	49,535
Specie	78,145	78,187	77,110	90,275
United States legal-tenders and circulating notes of national banks	100,932	92,664	97,951	93,620
Cash items	74,405	112,075	87,775	84,863
Add for cents	3	2	1	4
Total resources	$2,135,466	$2,211,125	$2,217,946	$1,988,245
LIABILITIES.				
Capital	$250,000	$250,000	$250,000	$250,000
Surplus fund	100,000	50,000	50,000	50,000
Undivided profits	4,078	57,582	4,398	24,456
Due depositors on demand	1,666,876	1,707,363	1,762,217	1,527,373
Due to trust companies, banks, bankers and brokers	57,205	63,080	44,147	56,881
Due savings banks	56,985	82,778	106,861	79,238
Amount due not included in any of the above heads	321	321	321	295
Add for cents	1	1	2	2
Total liabilities	$2,135,466	$2,211,125	$2,217,946	$1,988,245

BANK OF MOUNT VERNON, N. Y.—MT. VERNON.

GOUVERNEUR ROGERS *President.* (Organized 1885.) JESSE LANTZ, *Cashier.*

DIRECTORS.

GOUVERNEUR ROGERS, MINOT C. KELLOGG, HENRY C. JONES, JOSEPH S. CLARK, WESLEY D. HAWKINS,
JESSE LANTZ, EDWARD HARTLEY, SAMUEL FISKE, DANIEL W. WHITMORE,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$164,291	$199,338	$268,181	$270,118
Liability of directors as makers	4,000	4,750	3,750	1,000
Overdrafts	100	321	379	52
Due from trust companies, banks, bankers and brokers	56,940	156,370	94,200	89,837
Real estate	25,500	25,500	25,500	25,500
Stocks and bonds	81,660	115,509	118,878	123,934
Specie	1,884	2,446	1,579	2,010
United States legal-tenders and circulating notes of national banks	26,137	11,742	21,620	17,135
Cash items	1,718	1,763	1,149	2,035
Assets not included in any of the above heads	4,000	4,000	4,000	4,000
Add for cents	4	2	3	3
Total resources	$366,234	$521,741	$539,239	$535,624
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund				10,000
Undivided profits	67,193	67,767	68,352	60,198
Due depositors on demand	243,735	399,651	414,177	403,389
Due trust companies, banks, bankers and brokers	11,458	20,322	19,879	21,031
Due savings banks	18,846	9,000	11,828	16,004
Add for cents	2	1	3	2
Total liabilities	$366,234	$521,741	$539,239	$535,624

THE MUTUAL BANK—NEW YORK CITY.

JAMES McCLENAHAN, *President.* (Organized 1890.) **WALTER WESTERVELT, *Cashier.***

DIRECTORS.

GEORGE WILEY, JAMES McCLENAHAN, C. W. LUYSTER, RICHARD S. TREACY, OSCAR T. MACKEY, WILLIAM SPERB, JR., JOHN P. WINDOLPH, JOHN J. FREDERICKS, SAMUEL McMILLAN, WILLIAM G. McCREA, ROBERT A. GREACEN, ROBERT GORDON, WILLIAM VON TWISTERN, STEPHEN McPARTLAND, ANDREW WARD, THOMAS DIMOND, AARON BUCHSBAUM, JAMES THOMSON, JAMES BUTLER, JOHN GROH.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$889,985	$734,574	$774,215	$707,724
Liability of directors as makers	30,383	171,061	143,562	161,116
Overdrafts	624	1,272	1,068	250
Due from trust companies, banks, bankers and brokers	197,399	211,843	299,456	369,154
Real estate		5,000	5,000	5,000
Stocks and bonds	23,972	23,972	23,972	23,972
Specie	30,664	33,169	19,530	28,540
United States legal-tenders and circulating notes of national banks	108,568	53,148	83,483	75,176
Cash items	51,481	51,439	51,840	43,032
Assets not included in any of the above heads	8,500	8,500	8,500	8,500
Add for cents	2	2	3	4
Total resources	$1,341,578	$1,293,980	$1,410,629	$1,422,468
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	60,000	60,000	60,000	80,000
Undivided profits	28,703	19,346	23,975	12,866
Due depositors on demand	995,875	1,014,634	1,051,653	1,054,602
Due Treasurer of the State of New York	57,000		75,000	75,000
Add for cents			1	
Total liabilities	$1,341,578	$1,293,980	$1,410,629	$1,422,468

THE NASSAU BANK—NEW YORK CITY.

FRANCIS M. HARRIS, *President.* (Organized 1852.) WILLIAM ROGERS, *Cashier.*

DIRECTORS.

ENOS RICHARDSON, JAMES C. BELL, JR., FRANCIS M. HARRIS, CHARLES H. KERNER, JAMES H. BATES, FRANK H. RICHARDSON.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$2,337,127	$2,308,456	$2,206,617	$2,315,817
Overdrafts		648	1,268	671
Due from trust companies, banks, bankers and brokers	339,272	363,789	390,234	372,106
Real estate	49,600	49,600	57,600	57,600
Mortgages owned		1,500	1,500	1,500
Stocks and bonds	71,420	71,420	71,420	71,420
Specie	203,774	187,955	194,727	160,512
United States legal-tenders and circulating notes of national banks	461,319	870,624	510,645	557,117
Cash items	155,253	257,500	164,612	433,282
Assets not included in any of the above heads	6,000	6,000	5,500	5,500
Add for cents	2	3	2	2
Total resources	$3,623,767	$4,117,495	$3,604,125	$3,975,527
LIABILITIES.				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus fund	250,000	250,000	250,000	250,000
Undivided profits	26,761	32,413	20,416	24,280
Due depositors on demand	2,833,672	3,324,508	2,826,383	3,190,468
Due to trust companies, banks, bankers and brokers	8,641	6,479	3,443	6,684
Amount due not included in any of the above heads	4,692	4,093	3,881	4,094
Add for cents	1	2	2	1
Total liabilities	$3,623,767	$4,117,495	$3,604,125	$3,975,527

THE BANK OF NEW AMSTERDAM — NEW YORK CITY.

FRANK TILFORD, *President.* Broadway, corner Thirty-ninth street. (Organized 1887.) **G. J. BAUMANN, *Cashier.***

DIRECTORS.

THOMAS C. ACTON, FRANK TILFORD, SAMUEL D. BABCOCK, JOHN S. BARNES, FRANK CURTISS, THOMAS DENNY, G. G. HAVEN, RICHARD V. LEWIS, FREDERIC CROMWELL, JOHN L. RIKER, ELIHU ROOT, JOHN A. STEWART, F. D. TAPPEN. JOHN T. TERRY, LOUIS STERN, ROBERT GOELET, R. M. GALLAWAY, AUGUSTUS D. JULLIARD, THOMAS F. RYAN, RICHARD A. MCCURDY, J. EDWARD SIMMONS,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,482,781	$1,543,791	$1,738,843	$1,899,217
Liability of directors as makers	3,500		3,500	
Overdrafts	1,390	993	964	2,763
Due from trust companies, banks, bankers and brokers	247,382	347,680	53,538	53,889
Stocks and bonds	220,981	405,965	419,565	462,210
Specie	68,844	25,589	406,413	436,511
United States legal-tenders and circulating notes of national banks	67,887	130,178	152,715	267,890
Cash items	121,671	105,832	78,759	57,875
Add for cents	3	2	2	2
Total resources	$2,214,439	$2,560,030	$2,854,299	$3,180,357
LIABILITIES.				
Capital	$250,000	$250,000	$250,000	$250,000
Surplus fund	200,000	200,000	250,000	250,000
Undivided profits	33,544	41,702	3,268	12,233
Due depositors on demand	1,489,463	1,793,816	2,013,760	2,346,751
Due to trust companies, banks, bankers and brokers	78,532	95,665	85,909	92,468
Due savings banks	162,899	178,846	251,360	228,905
Add for cents	1	1	2	
Total liabilities	$2,214,439	$2,560,030	$2,854,299	$3,180,357

THE BANK OF NEW ROCHELLE — NEW ROCHELLE.

W. W. BISSELL, *President.* (Organized 1888.) HENRI J. VAN ZEHN, *Cashier.*

DIRECTORS.

E. LAMBDEN, GEORGE FERGUSON, W. M. REYNOLDS, ALONZO GUEST, W. W. BISSELL, H. D. PHELPS, R. P. CARPENTER, SAMUEL C. KNAPP, J. Q. UNDERHILL, JAMES GIBSON, JR., A. MAHLSTEDT, W. S. SPENCER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$181,628	$195,290	$188,753	$168,831
Liability of directors as makers	2,000	1,500	4,800	4,300
Overdrafts		202	70	133
Due from trust companies, banks, bankers and brokers	34,655	74,064	54,668	60,544
Real estate	19,000	19,000	19,000	18,000
Mortgages owned				6,300
Stocks and bonds	136,800	106,250	153,335	187,060
Specie	3,192	3,041	3,352	4,779
United States legal-tenders and circulating notes of national banks	18,036	15,023	14,025	22,170
Cash items				
Assets not included in any of the above heads	2,000	2,000	2,000	
Add for cents	1	3	2	2
Total resources	$397,312	$416,373	$440,005	$472,119
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus fund	20,000	20,000	20,000	20,000
Undivided profits	9,731	11,206	11,820	10,189
Due depositors on demand	334,607	340,387	375,954	411,330
Due to trust companies, banks, bankers and brokers	2,974	14,484	2,205	309
Amount due not included in any of the above heads		295	25	290
Add for cents		1	1	1
Total liabilities	$397,312	$416,373	$440,005	$472,119

NEW YORK PRODUCE EXCHANGE BANK—NEW YORK CITY.

FORREST H. PARKER, *President.* (Organized, 1883.) WILLIAM A. SHERMAN, *Cashier.*

DIRECTORS.

ALEXANDER E. ORR, ALEXANDER MUNN, R. H. LAIMBEER, FORREST H. PARKER, ALBERT S. ROE, S. JACOBY, E. S. WHITMAN, HENRY W. O. EDYE, WILLIAM H. WALLACE, CHARLES R. FLINT.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$3,034,391	$3,157,354	$3,190,755	$3,935,286
Liability of directors as makers	42,500	21,700	29,000	59,000
Overdrafts	51	49		10
Due from trust companies, banks, bankers and brokers	175,392	91,527	132,310	123,068
Real estate	4,300	4,300	4,300	4,300
Mortgages owned	20,000	20,000	20,000	20,000
Stocks and bonds	495,182	565,378	530,941	536,224
Specie	536,659	553,332	564,223	570,657
United States legal-tenders and circulating notes of national banks	180,316	316,380	434,633	620,693
Cash items	342,301	280,253	358,010	645,887
Assets not included in any of the above heads	5,000	5,000	5,000	5,000
Add for cents	2	4	2	1
Total resources	$4,836,094	$5,015,277	$5,269,174	$6,520,126
LIABILITIES.				
Capital	$1,000,000	$1,000,000	$1,000,000	$1,000,000
Surplus fund	250,000	250,000	250,000	250,000
Undivided profits	68,021	103,911	70,813	101,277
Due depositors on demand	3,227,566	3,280,065	3,635,933	4,614,137
Due to trust companies, banks, bankers and brokers	134,996	198,317	116,367	344,819
Due savings banks	150,238	179,160	190,416	206,420
Amount due not included in any of the above heads	5,271	3,822	5,643	3,471
Add for cents	2	2	2	2
Total liabilities	$4,836,094	$5,015,277	$5,269,174	$6,520,126

NEW YORK STATE BANKING COMPANY — SYRACUSE.

R. A. BONTA, *President.* (Organized 1877.) G. L. BONTA, *Cashier.*

DIRECTORS.

W. H. H. GERE, M. W. HANCHETT, R. A. BONTA, W. D. DUNNING, G. L. BONTA.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$567,899	$579,962	$533,786	$544,368
Overdrafts	3,457	1,362	3,755	1,610
Due from trust companies, banks, bankers and brokers	81,236	43,149	73,997	58,686
Real estate	1,739	1,840	1,818	1,832
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	28,390	16,896	11,572	16,919
United States legal-tenders and circulating notes of national banks	16,184	21,221	35,462	20,819
Cash items	3,818	2,448	3,900	3,749
Add for cents	3	2	3	3
Total resources	$703,726	$667,880	$665,293	$648,986
LIABILITIES.				
Capital	$100 000	$100,000	$100,000	$100,000
Undivided profits	72,220	73,538	76,283	78,020
Due depositors on demand	365,178	369,615	363,687	316,995
Due to trust companies, banks, bankers and brokers	21,143	3,435	4,031	31,201
Due savings banks	122,788	121,291	121,291	122,768
Amount due not included in any of the above heads	22,395			
Add for cents	2	1	1	2
Total liabilities	$703,726	$667,880	$665,293	$648,986

NIAGARA BANK OF BUFFALO — BUFFALO.

P. H. GRIFFIN, *President.* (Organized 1891.) JOHN A. KENNEDY, *Cashier.*

DIRECTORS.

P. H. GRIFFIN, CHARLES O. RANO, M. M. DRAKE, WILLIAM RICHARDSON, MAURICE B. PATCH, PETER C. DOYLE,
GEORGE POOLEY, THOMAS TINDLE, JOHN ESSER, N. C. BARNUM, T. GUILFORD SMITH, JOHN A. KENNEDY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$575,730	$580,485	$614,597	$707,991
Liability of directors as makers	20,333	21,329	26,549	21,116
Overdrafts	493	1,732	2,587	4,493
Due from trust companies, banks, bankers and brokers	158,841	115,579	79,065	133,425
Real estate		13,516	13,653	13,780
Mortgages owned	22,764	22,764	3,200	3,200
Stocks and bonds	4,093	4,093	13,593	13,593
Specie	20,488	18,345	8,762	49,015
United States legal-tenders and circulating notes of national banks	14,200	18,879	34,342	21,858
Cash items	4,409	6,649	2,674	4,152
Assets not included in any of the above heads	9,967	9,976	6,771	6,474
Add for cents	5	5	4	4
Total resources	$831,323	$813,352	$805,797	$979,101
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Undivided profits	13,202	10,552	13,089	10,562
Due depositors on demand	454,367	470,599	509,795	602,136
Due to trust companies, banks, bankers and brokers	203,753	172,200	97,911	133,402
Due savings banks	60,000	60,000	60,000	83,000
Due Treasurer of the State of New York			25,000	50,000
Add for cents	1	1	2	1
Total liabilities	$831,323	$813,352	$805,797	$979,101

BANK OF NIAGARA — NIAGARA FALLS.

HENRY C. HOWARD, *President.* (Organized 1882.) G. J. HOWARD, *Cashier.*

DIRECTORS.

J. F. SCHOELLKOPF, ARTHUR SCHOELLKOPF, ETHAN H. HOWARD, BENJAMIN FLAGLER, HENRY C. HOWARD, EDWARD J. MACKENNA, EUGENE CARY, GEORGE J. HOWARD.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$432,499	$394,795	$431,162	$413,649
Liability of directors as makers	29,750	19,749	29,531	9,863
Overdrafts	616	2,935	3,146	1,100
Due from trust companies, banks, bankers and brokers	177,277	250,234	210,809	267,777
Mortgages owned	21,498	28,681	27,301	29,862
Stocks and bonds	1,000	1,000	10,480	10,257
Specie	17,853	9,879	4,486	11,342
United States legal-tenders and circulating notes of national banks	11,753	15,680	14,075	14,155
Cash items	88	344	653	200
Assets not included in any of the above heads	4,152	3,147	3,605	3,727
Add for cents	1	3	2	4
Total resources	$696,487	$726,447	$735,250	$761,936
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	50,000	50,000	50,000	50,000
Undivided profits	12,091	6,723	12,948	6,801
Due depositors on demand	503,112	461,127	501,285	546,201
Due to trust companies, banks, bankers and brokers	21,983	109,683	63,735	77,464
Due savings banks	59,300	48,913	57,282	31,470
Add for cents	1	1		
Total liabilities	$696,487	$726,447	$735,250	$761,936

NINETEENTH WARD BANK—NEW YORK CITY.

SAMUEL H. RATHBONE, *President.* (Organized 1884.) LOUIS H. HOLLOWAY, *Cashier.*

DIRECTORS.

RICHARD A. CUNNINGHAM, MATTHEW BAIRD, PERCIVAL C. SMITH, SAMUEL H. RATHBONE, GEORGE P. SHELDON,
MYER HELLMAN, JOSEPH J. KITTEL, JOHN F. CARROLL, ROBERT C. RATHBONE, RICHARD K. SHELDON.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$557,352	$460,167	$516,135	$501,115
Liability of directors as makers	25,150	25,050	12,850	18,275
Overdrafts	903	438	997	680
Due from trust companies, banks, bankers and brokers	87,134	241,724	156,013	182,073
Real estate	48,395	36,151	36,801	36,984
Mortgages owned	1,737	1,737	1,550	1,550
Stocks and bonds	75,681	74,793	68,445	68,445
Specie	14,377	15,519	20,591	24,593
United States legal-tenders and circulating notes of national banks	70,463	142,468	132,501	105,253
Cash items	60,208	41,675	59,270	100,143
Assets not included in any of the above heads	3,800	3,800	3,800	3,800
Add for cents	4	3	3	4
Total resources	$945,204	$1,043,525	$1,008,956	$1,042,915
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	25,000	20,000	20,000	20,000
Undivided profits	3,201	4,408	2,192	1,875
Due depositors on demand	810,097	913,111	879,816	915,077
Due to trust companies, banks, bankers and brokers	1,831	894	1,797	772
Due savings banks	5,073	5,111	5,150	5,189
Add for cents	2	1	1	2
Total liabilities	$945,204	$1,043,525	$1,008,956	$1,042,915

THE BANK OF NORTH COLLINS — NORTH COLLINS.

W. S. LAWTON, *President.* (Organized 1895.) C. A. TWITCHELL, *Cashier.*

DIRECTORS.

W. S. LAWTON, H. G. PARKER, N. A. CHAFFEE, EUGENE WILLETT, S. D. VANCE,
E. G. FENTON, C. A. TWICHELL, GEORGE LEHLEY, S. BALLARD, W. M. WARD.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$45,301	$55,772	$55,195	$59,062
Liability of directors as makers	132		3,000	4,532
Overdrafts	195	73	127	28
Due from trust companies, banks, bankers and brokers	14,912	7,643	11,535	16,349
Real estate	2,789	2,650	2,650	2,650
Stocks and bonds	1,080	1,070	1,060	1,050
Specie	1,460	1,233	1,046	950
United States legal-tenders and circulating notes of national banks	4,211	3,946	3,104	3,630
Cash items	24			
Assets not included in any of the above heads	1,839	1,650	1,703	1,679
Add for cents	4	2	3	2
Total resources	$71,947	$74,039	$79,423	$89,932
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	1,800	1,800	1,800	1,800
Undivided profits	269	371	1,008	1,843
Due depositors on demand	44,877	46,867	51,614	61,288
Add for cents	1	1	1	1
Total liabilities	$71,947	$74,039	$79,423	$89,932

BANK OF NORTHPORT — NORTHPORT.

HENRY S. MOTT, *President.* (Organized 1898.) **G. EDWIN BARTOW, *Cashier.***

DIRECTORS.

HENRY S. MOTT, G. EDWIN BARTOW, OLIVER L. JONES, JOHN E. OVERTON, JAMES COCKCROFT, EDWARD THOMPSON, DEXTER K. COLES, EDWARD PIDGEON, W. WOODHULL SAMMIS.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$84,751	$78,252	$86,677	$80,988
Liability of directors as makers	4,121	4,873	5,950	6,398
Overdrafts	92	9	8	6
Due from trust companies, banks, bankers and brokers	17,776	31,243	11,137	34,487
Mortgages owned	1,800	1,800	1,400	1,400
Stocks and bonds	11,132	11,132	11,132	11,132
Specie	1,162	1,842	1,972	1,923
United States legal-tenders and circulating notes of national banks	2,058	3,277	5,158	4,454
Cash items	7	17	64	734
Assets not included in any of the above heads	700	700	700	700
Add for cents	3	3	2	2
Total resources	$123,602	$133,148	$124,200	$142,224
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	5,000	5,000	5,000	5,000
Undivided profits	3,894	4,721	5,468	5,601
Due depositors on demand	89,365	97,766	87,392	105,556
Due to trust companies, banks, bankers and brokers	340	660	1,339	1,066
Amount due not included in any of the above heads	1			
Add for cents	2	1	1	1
Total liabilities	$123,602	$133,148	$124,200	$142,224

NORTH SIDE BANK OF BROOKLYN — BROOKLYN.

CLAUS DOSCHER, *President.* (Organized 1889.) CHAS. A. SACKETT, *Cashier.*

DIRECTORS.

JOSEPH E. HINDS, ERNEST OCHS, DANIEL CANTY, CULVER FERGUSON, JOHN M. FUCHS, JAMES D. LEARY, M. B. STREETER, THOMAS W. KILEY, JOHN H. FORT, CLAUS DOSCHER, LOWELL M. PALMER, ISAAC SCHEUER, CORNELIUS H. TIEBOUT, MENDEL LEVY, CHARLES A. SACKETT.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$490,269	$457,253	$496,648	$468,640
Liability of directors as makers	42,900	43,550	31,050	27,300
Overdrafts			59	108
Due from trust companies, banks, bankers and brokers	102,639	281,347	292,873	476,585
Real estate	20,000	20,000	20,000	20,000
Mortgages owned	25,000	25,000	25,000	25,000
Stocks and bonds	83,315	134,249	129,729	123,104
Specie	19,455	11,812	9,513	9,742
United States legal-tenders and circulating notes of national banks	45,147	48,349	55,272	61,633
Cash items	52,186	31,184	32,774	30,670
Assets not included in any of the above heads	2,000	2,000	2,000	2,000
Add for cents	2	1	2	1
Total resources	$882,913	$1,054,745	$1,094,920	$1,244,783
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	100,000	100,000	100,000	100,000
Undivided profits	25,600	23,380	25,529	10,542
Due depositors on demand	657,311	831,350	869,391	1,034,240
Due to trust companies, banks, bankers and brokers	1			
Amount due not included in any of the above heads		15		
Add for cents	1			1
Total liabilities	$882,913	$1,054,745	$1,094,920	$1,244,783

THE NORTHVILLE BANK — NORTHVILLE.

GEORGE N. BROWN, *President.* (Organized 1895.) BURDETT EGLIN, *Cashier.*

DIRECTORS.

WILLIAM HARRIS, LEE S. ANIBAL, JAMES R. WILLARD, GEORGE N. BROWN, ERASTUS DARLING, M. B. HOSLEY, JOHN A. WILLARD, GEORGE E. VAN ARNAM, RAY HUBBELL.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$21,609	$30,498	$30,514	$33,822
Liability of directors as makers	30,322	20,391	29,499	18,983
Overdrafts		25	213	
Due from trust companies, banks, bankers and brokers	15,470	13,158	9,725	25,432
Real estate	5,000	5,000	5,000	5,000
Stocks and bonds	1,076	1,066	1,056	1,046
Specie	789	262	503	906
United States legal-tenders and circulating notes of national banks	1,946	2,600	3,282	3,092
Assets not included in any of the above heads	1,100	1,100	1,100	1,100
Add for cents	1	2	3	2
Total resources	$77,313	$74,102	$80,895	$89,383
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Undivided profits	715	620	1,039	1,494
Due depositors on demand	46,597	43,360	49,743	57,889
Due to trust companies, banks, bankers and brokers		120	112	
Add for cents	1	2	1	
Total liabilities	$77,313	$74,102	$80,895	$89,383

OGDENSBURG BANK — OGDENSBURG.

FRANK CHAPMAN, *President.* (Organized 1879.) S. W. LEONARD, *Cashier.*

DIRECTORS.

FRANK CHAPMAN, S. W. LEONARD, MARY D. BEAN, THOMAS SPRATT.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$439,292	$362,649	$364,262	$345,734
Liability of directors as makers	300			3,600
Overdrafts	5,156	1,948	3,047	27,183
Due from trust companies, banks, bankers and brokers	71,070	80,702	142,397	159,047
Real estate	18 000	18,000	18,000	18,000
Mortgages owned	600	3,600	6,630	5,000
Stocks and bonds	5,800	56,000	68,900	95,000
Specie	24,514	27,533	24,863	22,256
United States legal-tenders and circulating notes of national banks	23,781	25,527	13,605	12,649
Cash items	8,354	8,908	4,634	3,385
Assets not included in any of the above heads		4,575	4,575	4,875
Add for cents	2	2	4	1
Total resources	$596,869	$589,444	$650,917	$696,730
LIABILITIES.				
Capital	$100,000	$100,000	$ 100,000	$100,000
Surplus fund	50,000	50,000	50,000	50,000
Undivided profits	20,007	16,535	20,088	22,795
Due depositors on demand	417,241	414,016	458,642	509,639
Due to trust companies, banks, bankers and brokers	9,620	8,892	22,185	14,295
Add for cents	1	1	2	1
Total liabilities	$596,869	$589,444	$650,917	$696,730

ONEIDA COUNTY BANK — UTICA.

J. M. BUTLER, *President.* (Organized 1853.) F. A. BOSWORTH, *Acting Cashier.*

DIRECTORS.

JOHN M. BUTLER, CHARLES A. BUTLER, JOHN J. BROWNELL, FRANK A. BOSWORTH, JAMES E. WATERBURY, HENRY A. HOWES, THOMAS L. BENHAM, JAMES I. SCOLLARD, WILLIAM J. CARTON, CHARLES B. ROGERS, IRA B. CARY. IRVING H. HOWE, PHILIP J. BAKER,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$624,846	$636,027	$678,013	$691,750
Liability of directors as makers			404	
Overdrafts	322	46	157	109
Due from trust companies, banks, bankers and brokers	161,554	158,964	126,306	126,542
Real estate	35,790	33,790	33,790	33,790
Mortgages owned	11,450	12,800	12,670	12,350
Stocks and bonds	10,016	3,848	3,848	3,848
Specie	44,914	44,595	41,525	34,504
United States legal-tenders and circulating notes of national banks	29,775	14,449	24,441	8,774
Cash items	8,108	6,741	7,098	14,073
Assets not included in any of the above heads		721	538	387
Add for cents	3	3	3	3
Total resources	$926,778	$911,984	$928,793	$926,130
LIABILITIES.				
Capital	$125,000	$125,000	$125,000	$125,000
Surplus fund	25,000	25,000	25,000	25,000
Undivided profits	208,095	196,999	204,321	205,967
Due depositors on demand	548,324	556,768	561,774	556,099
Due to trust companies, banks, bankers and brokers	20,358	8,217	12,697	14,063
Add for cents	1		1	1
Total liabilities	$926,778	$911,984	$928,793	$926,130

THE ORIENTAL BANK—NEW YORK CITY.

CLINTON W. STARKEY, *President.* (Organized 1853.) NELSON G. AYERS, *Cashier.*

DIRECTORS.

C. W. STARKEY, S. R. HALSEY, CHARLES H. BAILEY, THOMAS K. LEES, NELSON G. AYRES, C. F. GOODHUE, A. W. WEISMANN, ANDREW J. ROBINSON, LUDWIG NISSEN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,239,486	$1,211,788	$1,300,296	$1,336,702
Liability of directors as makers	17,800	20,400	23,437	29,200
Overdrafts	439	213	62	33
Due from trust companies, banks, bankers and brokers	177,367	135,029	218,485	153,307
Real estate	86,700	131,700	131,700	131,700
Stocks and bonds	461,866	441,364	441,199	420,699
Specie	267,371	235,516	235,987	228,153
United States legal-tenders and circulating notes of national banks	163,890	108,080	80,576	60,766
Cash items	114,292	149,569	80,285	112,540
Add for cents	2	1	4	2
Total resources	$2,529,213	$2,433,660	$2,512,031	$2,473,102
LIABILITIES.				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus fund	300,000	300,000	300,000	300,000
Undivided profits	106,773	94,217	106,560	98,693
Due depositors on demand	1,520,883	1,436,867	1,491,123	1,431,045
Due savings banks	300,446	300,746	314,000	342,307
Amount due not included in any of the above heads	1,110	1,829	347	1,056
Add for cents	1	1	1	1
Total liabilities	$2,529,213	$2,433,660	$2,512,031	$2,473,102

OYSTER BAY BANK—OYSTER BAY.

TOWNSEND D. COCK, *President.* (Organized 1890.) **E. MORGAN GRIFFIN, *Cashier.***

DIRECTORS.

TOWNSEND D. COCK, JAMES H. LUDLAM, SAMUEL Y. BAYLES, VINCENT P. TRAVERS, G. W. FALLES, WILLIAM J. YOUNGS, ALBERT CHESHIRE, W L. SWAN, JAMES MALCOLM, JACKSON TAPPEN, EDWARD A. HEGEMAN, ELBERT HEGEMAN, E. MORGAN GRIFFIN,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$116,150	$97,915	$101,999	$107,886
Liability of directors as makers	1,700	1,400	5,700	14,100
Overdrafts	24	750	80	
Due from trust companies, banks, bankers and brokers	11,478	17,960	22,379	17,421
Real estate	14,500	14,500	14,500	14,500
Mortgages owned	11,900	11,900	11,900	11,900
Stocks and bonds	27,922	32,352	32,852	32,652
Specie	783	1,101	1,002	1,787
United States legal-tenders and circulating notes of national banks	6,339	8,377	6,883	13,968
Cash items	14	275	196	19
Assets not included in any of the above heads	1,600	1,000	1,000	1,000
Add for cents	3	2	3	3
Total resources	$192,413	$187,532	$198,494	$215,236
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	13,500	15,000	15,000	15,000
Undivided profits	4,590	403	1,083	2,144
Due depositors on demand	148,235	146,275	156,333	170,592
Due to trust companies, banks, bankers and brokers	1,086	821	1,076	2,495
Amount due not included in any of the above heads	1	31		3
Add for cents	1	2	2	2
Total liabilities	$192,413	$187,532	$198,494	$215,236

THE PACIFIC BANK — NEW YORK CITY.

HART B. BRUNDRETT, *President.* 470 Broadway. (Organized 1869.) S. C. MERWIN, *Cashier.*

DIRECTORS.

HENRY WEIL, THOMAS B. KERR, ROBERT BUCK, HART B. BRUNDRETT, OLIN G. WALBRIDGE, JOHN F. DEGENER, CHARLES H. STEINWAY, GEORGE A. HEARN, JOHN S. BROWNING, WILLIAM SKINNER, JR., ALEX. D. NAPIER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$2,410,033	$2,464,388	$2,431,775	$2,329,675
Overdrafts				541
Due from trust companies, banks, bankers and brokers	419,141	411,520	336,307	391,477
Real estate	128,968	128,968	128,968	128,968
Stocks and bonds	47,430	47,430	47,430	47,430
Specie	418,581	430,332	433,617	436,216
United States legal-tenders and circulating notes of national banks	492,008	530,458	575,258	406,459
Cash items	213,477	201,485	166,773	324,139
Assets not included in any of the above heads	3,000			
Add for cents	2	2	1	3
Total resources	$4,132,640	$4,214,583	$4,120,129	$4,064,908
LIABILITIES.				
Capital	$422,700	$422,700	$422,700	$422,700
Surplus fund	205,000	205,000	205,000	205,000
Undivided profits	277,476	285,422	286,918	295,638
Due depositors on demand	3,226,758	3,300,777	3,204,542	3,140,743
Amount due not included in any of the above heads	705	683	969	826
Add for cents	1	1		1
Total liabilities	$4,132,640	$4,214,583	$4,120,129	$4,064,908

THE PARK BANK OF ALBANY — ALBANY.

GRANGE SARD, *President.* (Organized 1889.) CHARLES H. SABIN, *Cashier.*

DIRECTORS.

GRANGE SARD, CHARLES L. PRUYN, VREELAND H. YOUNGMAN, ALBERT HESSBERG, JAMES H. MANNING,
JAMES D. WASSON, EDWARD A. GROESBECK, ROBERT C. PRUYN, CHARLES H. GAUS, HARRY C. CUSHMAN,
AMASA J. PARKER, JR., MYER NUSSBAUM, WM. J. WALKER, JAMES C. FARRELL.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$383,787	$433,381	$412,225	$481,468
Liability of directors as makers	97,400	68,350	87,350	67,500
Overdrafts	26	581	4	166
Due from trust companies, banks, bankers and brokers	32,495	29,898	72,428	84,261
Real estate	1,215	1,215	1,215	1,215
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	2,036	12,562	11,791	11,718
United States legal-tenders and circulating notes of national banks	18,528	16,160	13,585	23,120
Cash items	3,868	6,314	3,983	12,158
Add for cents	2	3	2	3
Total resources	$540,357	$569,464	$603,583	$682,609
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	25,000	23,886	25,000	25,000
Undivided profits	1,809	79	1,019	1,566
Due depositors on demand	264,066	338,491	315,081	379,610
Due to trust companies, banks, bankers and brokers	42,482	26,187	16,662	30,632
Due savings banks	60,000	70,020	60,020	60,000
Due Treasurer of the State of New York	47,000	10,800	85,800	85,800
Add for cents		1	1	1
Total liabilities	$540,357	$569,464	$603,583	$682,609

THE PATCHOGUE BANK — PATCHOGUE.

JOHN A. POTTER, *President.* (Organized 1884.) F. A. OVERTON, *Cashier.*

DIRECTORS.

JOHN A. POTTER, JESSE C. MILLS, JOHN S. HAVENS, EDWARD T. MOORE, JOHN M. PRICE, GEORGE D. GERARD, EDWIN BAILEY, MILTON G. WIGGINS, FREMONT HAMMOND, ARINGTON H. CARMAN, S. W. CONKLIN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition. Sept. 15, 1897.
Loans and discounts, less due from directors	$176,598	$203,742	$219,054	$188,624
Liability of directors as makers	7,825	3,801	12,152	15,183
Overdrafts			78	
Due from trust companies, banks, bankers and brokers	46,715	59,762	12,405	64,570
Real estate	8,000	8,000	8,000	8,000
Mortgages owned	9,000	8,500	8,500	8,500
Stocks and bonds	69,665	68,571	67,263	81,014
Specie	8,184	6,126	7,921	4,292
United States legal-tenders and circulating notes of national banks	8,749	9,143	10,085	15,763
Cash items	84	1,592	1,127	2,818
Assets not included in any of the above heads	750	750	750	750
Add for cents	2	2	2	1
Total resources	$335,572	$369,989	$347,337	$389,515
LIABILITIES.				
Capital	$75,000	$75,000	$75,000	$75,000
Surplus fund	15,000	15,000	15,000	15,000
Undivided profits	10,909	13,413	14,161	13,298
Due depositors on demand	232,412	261,243	219,085	279,983
Due to trust companies, banks, bankers and brokers		713		
Due savings banks		4,618	4,091	6,233
Amount due not included in any of the above heads	2,250		20,000	
Add for cents	1	2		1
Total liabilities	$335,572	$369,989	$347,337	$389,515

THE PECONIC BANK — SAG HARBOR.

J. JAY HARRISON, *President.* (Organized 1889.) **FRANCIS H. PALMER, *Cashier.***

DIRECTORS.

J. JAY HARRISON, HENRY F. COOK, H. F. NICKERSON, FRANCIS H. PALMER, C. A. PIERSON, OLIN M. EDWARDS, WILLIAM E. DENNISON, JOHN M. HILDRETH,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$62,303	$70,629	$81,748	$98,883
Liability of directors as makers	4,900	5,000	4,900	5,000
Overdrafts		926	1,214	427
Due from trust companies, banks, bankers and brokers	22,230	15,856	5,390	13,377
Mortgages owned	5,750	5,750	3,750	3,650
Stocks and bonds	4,250	4,250	4,250	4,350
Specie	554	348	527	440
United States legal-tenders and circulating notes of national banks	2,776	4,007	4,511	6,768
Cash items	2,093	750	2,301	3,523
Assets not included in any of the above heads	1,123	1,123	1,123	1,123
Add for cents	3	3	3	3
Total resources	$105,982	$108,642	$109,717	$137,544
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund				5,000
Undivided profits	4,925	4,745	5,093	1,033
Due depositors on demand	68,290	59,054	55,722	96,524
Due to trust companies, banks, bankers and brokers	2,901	17,278	18,873	5,471
Due savings banks	4,864	2,563	5,028	4,514
Add for cents	2	2	1	2
Total liabilities	$105,982	$108,642	$109,717	$137,544

THE PEOPLE'S BANK — BINGHAMTON.

W. H. WILKINSON, *President.* (Organized 1895.) GEO. W. OSTRANDER, *Cashier.*

DIRECTORS.

R. R. GRISWOLD, C. A. WEED, ALONZO ROBERSON, C. W. GREEN, T. G. RICH,
W. W. WILLIAMS, E. F. LEIGHTON, W. J. MOON, W. H. WILKINSON, A. W. CLINTON,
H. G. JACKSON, G. M. HARRIS, H. WESTCOTT, C. B. WATERMAN, F. W. GROMMOND.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$156,454	$179,338	$182,504	$173,289
Liability of directors as makers	37,250	30,200	25,947	39,151
Overdrafts	38	16	155	
Due from trust companies, banks, bankers and brokers	20,654	11,848	10,172	30,318
Stocks and bonds	1,150	1,150	1,150	1,150
Specie	8,961	11,289	11,027	8,102
United States legal-tenders and circulating notes of national banks	5,072	5,225	3,800	6,275
Cash items	323	1,710	506	1,064
Add for cents	2	2	4	2
Total resources	$229,904	$240,778	$235,265	$259,351
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund				1,000
Undivided profits	3,456	4,205	5,868	3,142
Due depositors on demand	99,617	104,835	97,397	133,097
Due to trust companies, banks, bankers and brokers	2,229	977	1,239	1,135
Due savings banks	24,601	30,760	30,760	20,921
Amount due not included in any of the above heads				54
Add for cents	1	1	1	2
Total liabilities	$229,904	$240,778	$235,265	$259,351

JAMES GASCOINE, *President.* Broadway, near Green avenue. (Organized 1893.) H. BERNARD COOMBE, *Cashier.*

DIRECTORS.

WILLIAM ANDREWS, JOHN WELZ, JOEL B. GOODMAN, HENRY ROTH, CHARLES F. LUTZ, FREDERICK HORNBY, CHARLES G. BENNETT, THEOBALD ENGLEHARDT, CHARLES KIEHL, THOMAS ORR, GEORGE BAKER, C. S. CUTTER, JOHN RUEGER, JAMES GASCOINE, THOMAS J. KENNA, LOUIS GRAF, GEORGE H. WOODWORTH, LOUIS BEER, RUDOLPH BURKHARDT, GEORGE W. SHELLAS, CHRISTIAN HUNKEN, P. J. MENAHAN, H. BERNARD COOMBE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$478,869	$524,634	$565,354	$604,875
Liability of directors as makers	26,250	23,850	57,900	45,500
Overdrafts	426	49	71	43
Due from trust companies, banks, bankers and brokers	81,252	80,798	93,034	97,703
Real estate	16,231	36,362	50,097	54,152
Stocks and bonds	122,396	105,857	86,290	96,652
Specie	16,614	17,736	23,177	24,593
United States legal-tenders and circulating notes of national banks	48,406	30,713	43,219	51,253
Cash items	18,130	23,544	17,798	37,486
Assets not included in any of the above heads	3,750	3,887	5,712	6,177
Add for cents	4	2	3	3
Total resources	$812,328	$847,432	$942,655	$1,018,437
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	50,000	50,000	50,000	50,000
Undivided profits	46,805	49,034	53,091	53,450
Due depositors on demand	614,026	647,558	738,417	813,251
Due to trust companies, banks, bankers and brokers	97	668	19	620
Due savings banks			1,000	1,002
Amount due not included in any of the above heads	1,400	171	126	113
Add for cents		1	2	1
Total liabilities	$812,328	$847,432	$942,655	$1,018,437

THE PEOPLE'S BANK OF BUFFALO — BUFFALO.

DANIEL O'DAY, *President.* (Organized 1889.) CLARENCE W. HAMMOND, *Cashier.*

DIRECTORS.

DANIEL O'DAY, P. H. GRIFFIN, ARTHUR D. BISSELL, CHARLES F. BISHOP, JOHN T. STEWART, JOHN HUGHES, E. G. S. MILLER, CLARENCE W. HAMMOND, WILLIAM RICHARDSON, JOHN M. BRINKER, J. T. JONES, WILLIAM W. SLOAN,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,578,184	$1,438,703	$1,437,363	$1,396,477
Liability of directors as makers	18,500	11,000	20,000	5,000
Overdrafts	21,459	6,843	9,833	5,464
Due from trust companies, banks, bankers and brokers	207,507	319,938	214,749	423,375
Real estate	22,602	19,914	15,249	7,033
Mortgages owned	8,077	8,077	6,427	6,427
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	101,087	103,824	119,399	97,861
United States legal-tenders and circulating notes of national banks	117,763	93,801	86,883	88,688
Cash items	64,153	61,798	81,117	57,693
Assets not included in any of the above heads	6,060	6,456	12,293	11,676
Add for cents	4	3	3	3
Total resources	$2,146,396	$2,071,357	$2,004,316	$2,100,697
LIABILITIES.				
Capital	$300,000	$300,000	$300,000	$300,000
Surplus fund	60,000	60,000	60,000	60,000
Undivided profits	55,789	58,580	59,245	40,087
Due depositors on demand	1,484,032	1,430,673	1,361,047	1,394,731
Due to trust companies, banks, bankers and brokers	46,385	31,920	33,687	125,685
Due savings banks	180,000	175,295	175,448	165,602
Due Treasurer of the State of New York	20,189	14,886	14,886	14,589
Add for cents	1	3	3	3
Total liabilities	$2,146,396	$2,071,357	$2,004,316	$2,100,697

THE PEOPLE'S BANK OF HAMBURGH—HAMBURGH.

AMOS H. BAKER, *President.* (Organized 1891.) P. M. THORN, *Cashier.*

DIRECTORS.

DENIS KELLY, JOHN HEIL, A. H. BAKER, JAMES N. MUNGER, FREDERICK WULF,
J. H. KESTER, D. C. BASTIAN, R. B. FOOTE, ELIJAH COOK.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$115,875	$116,680	$112,487	$110,669
Liability of directors as makers	4,408	4,307	4,324	4,309
Overdrafts	104	131	134	142
Due from trust companies, banks, bankers and brokers	17,023	21,534	23,167	22,749
Real estate	6,085	6,085	6,085	6,085
Mortgages owned	2,650	3,100	3,100	2,650
Stocks and bonds	1,201	1,201	1,201	1,201
Specie	948	836	1,831	643
United States legal-tenders and circulating notes of national banks	8,211	7,217	6,839	8,379
Assets not included in any of the above heads	1,500	1,500	1,500	1,000
Add for cents	4	3	2	3
Total resources	$158,009	$162,594	$160,670	$157,830
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus fund	4,500	4,500	1,000	1,000
Undivided profits	1,247	1,015	2,053	575
Due depositors on demand	122,261	127,079	127,616	126,254
Add for cents	1		1	1
Total liabilities	$158,009	$162,594	$160,670	$157,830

THE PEOPLE'S BANK OF HAVERSTRAW — HAVERSTRAW.

DENTON FOWLER, *President.* (Organized 1887.) H. C. VER. VALEN, *Cashier.*

DIRECTORS.

CHARLES R. CHRISTIE, EVERETT FOWLER, HENRY HAHN, THOMAS DINAN, E. O. ROSE, DENTON FOWLER, S. G. MACKEY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$235,116	$281,193	$278,853	$252,318
Liability of directors as makers				4,350
Overdrafts		510	121	322
Due from trust companies, banks, bankers and brokers	73,497	50,753	63,704	68,225
Stocks and bonds	90,650	84,950	84,950	84,200
Specie	2,911	1,681	2,194	1,752
United States legal-tenders and circulating notes of national banks	21,204	22,256	21,989	22,300
Cash items	495	564	1,442	359
Add for cents	1	3	2	1
Total resources	$423,874	$441,910	$453,255	$433,827
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	1,500	3,000	3,000	3,000
Undivided profits	62,613	62,639	64,442	68,355
Due depositors on demand	292,627	319,775	320,175	303,739
Due to trust companies, banks, bankers and brokers	16,899	6,177	15,318	8,414
Amount due not included in any of the above heads	234	318	318	318
Add for cents	1	1	2	1
Total liabilities	$423,874	$441,910	$453,255	$433,827

THE PEOPLE'S BANK OF JOHNSTOWN, N. Y.—JOHNSTOWN.

JACOB P. MILLER *President.* (Organized 1889.) EDWARD WELLS, *Cashier.*

DIRECTORS.

CHARLES O. CROSS, OLIVER GETMAN, WILLIAM E. WOOSTER, M. B. NORTHRUP, JONATHAN RICKETTS,
JOHN H. DECKER, MARTIN KENNEDY, ARCH. MCMARTIN, JACOB P. MILLER, JAMES I. YOUNGLOVE,
DAVID A. WELLS, JAMES P. ARGERSINGER, DAVID IRELAND, P. P. ARGERSINGER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition March 16, 1897.	Statement of condition. June 9, 1897.	Statement of condition Sept. 15, 1897.
Loans and discounts, less due from directors	$429,781	$371,606	$340,196	$341,375
Liability of directors as makers	53,404	75,171	83,453	119,525
Overdrafts	642	406	836	1,119
Due from trust companies, banks, bankers and brokers	172,145	114,175	135,001	88,995
Real estate	30,000	30,000	30,000	35,000
Mortgages owned			20,000	20,000
Stocks and bonds	75,544	168,462	167,282	167,219
Specie	30,596	29,702	29,989	25,195
United States legal-tenders and circulating notes of national banks	16,455	21,635	20,749	20,380
Cash items	2,200	1,114	2,767	3,775
Assets not included in any of the above heads	2,975	2,975	2,975	
Add for cents	4	3	3	4
Total resources	$813,746	$815,249	$833,251	$822,587
LIABILITIES.				
Capital	$125,000	$125,000	$125,000	$125,000
Surplus fund	75,000	75,000	75,000	75,000
Undivided profits	13,735	13,037	10,794	7,424
Due depositors on demand	541,513	556,638	562,610	553,550
Due to trust companies, banks, bankers and brokers	8,446	5,427	9,846	11,572
Due Treasurer of the State of New York	50,000	40,000	50,000	50,000
Amount due not included in any of the above heads	50	145		40
Add for cents	2	2	1	1
Total liabilities	$813,746	$815,249	$833,251	$822,587

THE PEOPLE'S BANK OF LANSINGBURGH — LANSINGBURGH.

J. K. P. PINE, *President.* (Organized 1889.) E. VANSCHOONHOVEN, *Cashier.*

DIRECTORS.

J. K. P. PINE, A. A. PEEBLES, J. A. STOVER, GEORGE W. DAW, R. M. DEFREEST,
E. VAN SCHOONHOVEN, DANIEL SHAW, WILLIAM A. FLACK, S. BOLTON, JR., C. N. FLACK,
F. B. TWINING, STEPHEN PALMER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$382,474	$380,891	$334,137	$340,649
Liability of directors as makers	68,133	70,740	84,607	37,792
Overdrafts	135		1,974	245
Due from trust companies, banks, bankers and brokers	91,618	68,862	66,681	136,879
Real estate	15,800	15,800	15,800	15,800
Stocks and bonds	1,000	1,000	1,000	18,552
Specie	14,680	17,202	17,919	17,248
United States legal-tenders and circulating notes of national banks	25,473	24,735	24,998	20,031
Cash items	3,304	2,011	200	456
Assets not included in any of the above heads	3,471	2,759	4,366	421
Add for cents	4	2	2	2
Total resources	$606,092	$584,002	$548,684	$588,075
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	1,000	1,500	1,500	2,000
Undivided profits	29,000	26,238	28,894	26,206
Due depositors on demand	523,455	506,058	465,718	506,975
Due to trust companies, banks, bankers and brokers	2,426	129	2,497	2,863
Amount due not included in any of the above heads	210	75	75	30
Add for cents	1	2		1
Total liabilities	$606,092	$584,002	$548,684	$588,075

THE PEOPLE'S BANK OF MARGARETVILLE — MARGARETVILLE.

G. G. DECKER, *President.* (Organized 1891.) JOHN GRANT, *Cashier.*

DIRECTORS.

A. S. STAPLES, GEORGE W. KELLY, G. G. DECKER, E. L. O'CONNOR, I. W. KITTLE, F. COULTER, C. G. KEATOR, C. H. VERMILYA, F. M. ANDRUS, I. M. BLISH, N. D. OLMSTEAD.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition. Sept. 15, 1897.
Loans and discounts, less due from directors	$111,098	$115,831	$123,659	$106,149
Liability of directors as makers	3,350	3,150	3,550	2,500
Overdrafts	1,649	909	401	652
Due from trust companies, banks, bankers and brokers	11,885	12,313	25,602	33,072
Real estate	8,050	8,050	8,050	8,050
Mortgages owned				10,520
Stocks and bonds	1,125	1,125	1,125	1,125
Specie	2,135	2,049	2,008	2,237
United States legal-tenders and circulating notes of national banks	4,125	4,415	1,632	3,941
Cash items	3,703	1,397	1,399	333
Add for cents	1	2	1	3
Total resources	$147,121	$149,241	$167,427	$168,582
LIABILITIES.				
Capital	$40,000	$40,000	$40,000	$40,000
Surplus fund	2,026	1,684	1,864	1,864
Undivided profits		1,118	229	439
Due depositors on demand	77,445	70,672	68,964	91,650
Due to trust companies, banks, bankers and brokers	7,536	3,930	11,478	3,673
Due Treasurer of the State of New York	15,188	21,025	31,136	30,954
Amount due not included in any of the above heads	4,925	10,810	13,754	
Add for cents	1	2	2	2
Total liabilities	$147,121	$149,241	$167,427	$168,582

PEOPLE'S BANK OF MT. VERNON, N. Y.— MT. VERNON.

HORACE LOOMIS, *President.* (Organized 1889.) THEO. F. NESBITT, *Cashier.*

DIRECTORS.

HORACE LOOMIS, CLARENCE S. MCCLELLAN, DAVID CROMWELL, JOHN W. LOUNSBURY, JAMES S. VAN COURT, GEORGE C. APPELL, HERBERT T. JENNINGS, ALEXANDER B. CRANE, JOHN F. HAND.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$210,270	$179,448	$265,403	$256,047
Liability of directors as makers	1,523	2,718	1,000	1,000
Overdrafts	82	96	90	
Due from trust companies, banks, bankers and brokers	122,622	25,746	115,387	39,934
Stocks and bonds	143,515	163,260	206,607	172,799
Specie	6,041	3,990	5,968	6,979
United States legal-tenders and circulating notes of national banks	16,694	24,456	18,049	13,154
Cash items	962	1,009	338	12,718
Add for cents	3	2	2	2
Total resources	$501,712	$400,725	$612,844	$502,633
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	10,000	10,000	10,000	10,000
Undivided profits	13,989	14,981	19,737	23,312
Due depositors on demand	424,123	318,099	501,886	412,255
Due to trust companies, banks, bankers and brokers	3,598	7,644	31,221	7,065
Add for cents	2	1		1
Total liabilities	$501,712	$400,725	$612,844	$502,633

THE PEOPLE'S BANK OF THE CITY OF NEW YORK—NEW YORK CITY.

SCOTT FOSTER, *President.* (Organized 1851.) WILLIAM MILNE, *Cashier.*

DIRECTORS.

SCOTT FOSTER, ICHABOD T. WILLIAMS, JOHN A. C. GRAY, ADOLPH WIMPFHEIMER, THEODORE W. MORRIS, WILLIAM MILNE, ROBERT MACLAY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,341,428	$1,358,535	$1,151,520	$1,772,181
Liability of directors as makers	36,300	70,500	55,000	102,500
Overdrafts	91	30	13	41
Due from trust companies, banks, bankers and brokers	770,760	568,695	682,926	430,987
Real estate	76,500	76,500	76,500	76,500
Stocks and bonds	253,154	364,784	358,349	279,822
Specie	234,376	239,596	179,189	187,402
United States legal-tenders and circulating notes of national banks	399,611	260,228	512,748	296,168
Cash items	176,428	175,181	152,578	147,033
Add for cents	3	3	2	3
Total resources	$3,288,651	$3,114,052	$3,168,825	$3,292,637
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	215,000	215,000	215,000	215,000
Undivided profits	20,707	23,403	27,509	36,851
Due depositors on demand	2,841,493	2,654,744	2,720,249	2,806,091
Due to trust companies, banks, bankers and brokers	8,600	17,953	3,386	28,669
Due savings banks	2,836	2,590	2,594	2,160
Amount due not included in any of the above heads	12	360	85	3,863
Add for cents	3	2	2	3
Total liabilities	$3,288,651	$3,114,052	$3,168,825	$3,292,637

THE PEOPLE'S BANK OF POTSDAM, N. Y.—POTSDAM.

C. E. SANDFORD, *President.* (Organized 1889.) FRANK M. PECK, *Cashier.*

DIRECTORS.

C. E. SANFORD, C. M. PECK, H. BICKNELL, THEODORE H. SWIFT, ROYAL NEWTON, RUFUS L. SISSON, ALMON D. HEATH, H. J. SANFORD, FRED L. DEWEY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$201,891	$232,476	$251,471	$264,512
Liability of directors as makers	12,266	12,550	4,271	7,700
Overdrafts	1,272	1,070	1,763	510
Due from trust companies, banks, bankers and brokers	60,930	63,005	83,904	90,284
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	10,768	10,602	9,810	10,829
United States legal-tenders and circulating notes of national banks	23,953	31,981	12,810	17,503
Cash items	3,131	2,423	1,706	2,449
Assets not included in any of the above heads	2,551	5,784	2,843	4,797
Add for cents	4	2	2	3
Total resources	$317,766	$360,893	$369,580	$399,587
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	18,000	18,000	19,000	18,000
Undivided profits	2,376	6,138	1,786	2,836
Due depositors on demand,	222,644	252,060	280,274	328,751
Due to trust companies, banks, bankers and brokers	4,497	12,286	4,011	
Due Treasurer of the State of New York	20,008	14,408	14,408	
Amount due not included in any of the above heads	240	8,000	100	
Add for cents	1	1	1	
Total liabilities	$317,766	$360,893	$369,580	$399,587

THE PEOPLE'S STATE BANK OF EAST RANDOLPH—EAST RANDOLPH.

M. V. BENSON, *President.* (Organized 1891.) WM. E. SEARLE, *Cashier.*

DIRECTORS.

S. J. BENEDICT, THOMAS L. OSTROM, M. V. BENSON, WILLIAM E. SEARLE, CHAS. M. DOW.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$82,304	$99,397	$91,676	$87,918
Liability of directors as makers	1,300			
Due from trusts companies, banks, bankers and brokers	37,493	22,307	24,655	23,083
Real estate	4,484	4,484	4,484	4,484
Mortgages owned	939	1,239	1,239	1,189
Stocks and bonds	1,000	1,000	6,000	6,000
Specie	2,962	2,958	2,873	3,270
United States legal-tenders and circulating notes of national banks	5,946	4,594	2,818	4,841
Cash items	186	316	463	206
Assets not included in any of the above heads	1,325	1,325	1,325	1,000
Add for cents	4	2	3	1
Total resources	$137,943	$137,622	$135,536	$131,995
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus fund	6,000	6,000	6,000	6,000
Undivided profits	2,586	2,893	3,089	3,140
Due depositors on demand	97,389	98,433	93,090	92,832
Due to trust companies, banks, bankers and brokers	1,967	294	3,356	22
Add for cents	1	2	1	1
Total liabilities	$137,943	$137,622	$135,536	$131,995

BANK OF PHILADELPHIA — PHILADELPHIA.

A. C. COMSTOCK, *President.* (Organized 1888.) W. A. MARKWICK, *Cashier.*

DIRECTORS.

D. H. SCOFIELD, WILLIAM ROBERTS, A. C. COMSTOCK, GEORGE GEBLER, I. C. MOSHER, C. O. GARDNER, WM. MCNEIL.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$60,236	$62,417	$56,703	$55,262
Liability of directors as makers	8,711	8,758	8,798	8,296
Overdrafts	936	513	757	799
Due from trust companies, banks, bankers and brokers	4,420	1,503	8,980	7,985
Real estate	2,000	2,000	2,000	2,000
Stocks and bonds	1,162	1,162	1,162	1,120
Specie	2,024	2,022	1,545	2,230
United States legal-tenders and circulating notes of national banks	1,000	1,000	1,000	1,000
Cash items	402	566	862	827
Assets not included in any of the above heads	400	400	400	
Add for cents	2	3	2	1
Total resources	$81,293	$80,344	$82,209	$79,520
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	6,000	6,000	6,000	5,000
Undivided profits	705	727	1,570	362
Due depositors on demand	47,110	42,162	43,970	47,703
Due to trust companies, banks, bankers and brokers	2,157	1,191	1,341	1,365
Amount due not included in any of the above heads	321	5,263	4,326	89
Add for cents		1	2	1
Total liabilities	$81,293	$80,344	$82,209	$79,520

PHŒNIX BANK — PHŒNIX.

C. W. AVERY, *President.* (Organized 1869.) A. W. HAWKS, *Cashier.*

DIRECTORS.

C. W. AVERY, C. E. HUTCHINSON, E. G. HUTCHINSON, A. W. HAWKS, J. C. HUTCHINSON, J. A. HAWKS, J. E. HAMILL.

RESOURCES.	Statement of condition Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition Sept. 15, 1897.
Loans and discounts, less due from directors	$61,029	$55,320	$56,361	$66,131
Liability of directors as makers	5,383	10,408	10,310	8,810
Overdrafts	37	219		157
Due from trust companies banks, bankers and brokers	7,011	13,988	16,180	12 792
Real estate	6,000	6,000	6,000	6,000
Mortgages owned	3,900	3,900	3,600	3,400
Stocks and bonds	930	930	930	930
Specie	1,532	2,304	2,149	1,204
United States legal-tenders and circulating notes of national banks	2,629	1,084	2,443	2,072
Cash items	848	942	160	359
Add for cents	3	4	2	3
Total resources	$89,302	$95,099	$98,135	$101,858
LIABILITIES.				
Capital	$35,000	$35,000	$35,000	$35,000
Undivided profits	5,646	6,794	6,594	8,021
Due depositors on demand	48,250	52,986	56,373	58,631
Due to trust companies, banks, bankers and brokers	405	318	167	205
Add for cents	1	1	1	1
Total liabilities	$89,302	$95,099	$98,135	$101,858

THE PLAZA BANK—NEW YORK CITY.

W. McMASTER MILLS, *President.* Fifth avenue and Fifty-eighth street. (Organized 1891.) C. W. PARSON, *Cashier.*

DIRECTORS.

A. NEWBOLD MORRIS, OBED WHEELER, JOSEPH LAROCQUE, JOHN L. RIKER, ADDISON CAMMACK,
WILLIAM L. STRONG, JOHN J. ASTOR, D. S. HAMMOND, WILLIAM C. WHITNEY, B. BEINECKE,
WILLIAM C. BREWSTER, JOSEPH PARK, W. McMASTER MILLS, WILLIAM H. TILLINGHAST.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$785,013	$904,988	$991,150	$904,862
Overdrafts	217	612	1,210	3,021
Due from trust companies, banks, bankers and brokers	122,699	257,272	169,719	93,192
Stocks and bonds	60,234	59,834	59,824	114,832
Specie	67,307	53,317	53,331	38,453
United States legal-tenders and circulating notes of national banks	49,450	46,680	104,129	65,807
Cash items	79,272	58,723	51,174	270,691
Assets not included in any of the above heads	14,692	14,692	14,692	14,692
Add for cents	3	2	3	3
Total resources	$1,178,887	$1,396,120	$1,445,232	$1,505,553
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	100,000	100,000	100,000	100,000
Undivided profits	5,947	5,721	6,560	5,596
Due depositors on demand	952,045	1,145,357	1,197,788	1,243,359
Due to trust companies, banks, bankers and brokers	20,893	45,041	32,779	44,795
Due savings banks			1,603	1,301
Amount due not included in any of the above heads			6,500	10,500
Add for cents	2	1	2	2
Total liabilities	$1,178,887	$1,396,120	$1,445,232	$1,505,553

THE BANK OF PORT JEFFERSON — PORT JEFFERSON.

H. M. RANDALL, *President.* (Organized 1889.) E. M. DAVIS, *Cashier.*

DIRECTORS.

H. M. RANDALL, J. L. DARLING, WILLIAM B. DAYTON, W. T. WHEELER, A. C. DAVIS, F. H. TUTHILL, THOMAS J. RITCH, JR., E. M. DAVIS, JAMES DAYTON, J. J. DAVIS, E. A. RAYNOR, J. V. N. BERGEN, SCUDDER JAYNE, JAMES E. BAYLES, J. D. HAWKINS.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$96,582	$84,601	$89,002	$74,420
Liability of directors as makers	9,193	9,086	7,960	7,580
Overdrafts	26	34	296	43
Due from trust companies, banks, bankers and brokers	14,580	17,781	21,157	32,292
Real estate	3,495	4,261	4,811	4,311
Mortgages owned	13,400	13,400	13,400	13,400
Stocks and bonds	15,920	15,920	15,920	16,780
Specie	2,218	2,622	1,612	1,835
United States legal-tenders and circulating notes of national banks	2,672	8,425	6,543	8,442
Cash items				50
Assets not included in any of the above heads	600	600	700	
Add for cents	2	1	3	3
Total resources	$158,688	$156,131	$161,404	$159,156
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	17,000	17,000	17,000	17,000
Undivided profits	3,949	4,057	4,752	1,301
Due depositors on demand	110,152	107,435	107,779	111,629
Due to trust companies, banks, bankers and brokers	2,585	2,639	1,872	4,226
Amount due not included in any of the above heads			5,000	
Add for cents	2		1	
Total liabilities	$158,688	$156,131	$161,404	$159,156

POWER CITY BANK — NIAGARA FALLS.

ARTHUR SCHOELLKOPF, *President.* (Organized 1898.) FRED. I. PIERCE, *Cashier.*

DIRECTORS.

EUGENE CARY, A. KALTENBACH, HANS NIELSON, ARTHUR SCHOELLKOPF, S. M. CLEMENT, J. F. SCHOELLKOPF, L. F. MAYLE, ALFRED SCHOELLKOPF, HENRY GRIGG.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$309,024	$292,537	$319,265	$351,711
Liability of directors as makers	3,179	3,235	3,387	3,287
Overdrafts	551	1,126	2,552	2,029
Due from trust companies, banks, bankers and brokers	47,781	53,314	56,275	67,485
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	3,364	4,826	4,597	3,585
United States legal-tenders and circulating notes of national banks	13,879	10,709	8,528	9,344
Cash items	1,132	911	1,528	2,705
Assets not included in any of the above heads	4,207	4,877	3,623	3,725
Add for cents	3	3	3	2
Total resources	$384,120	$372,538	$400,758	$444,873
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Undivided profits	20,840	21,658	20,417	22,533
Due depositors on demand	219,582	216,041	223,072	263,085
Due to trust companies, banks, bankers and brokers	13,497	4,946	12,038	13,929
Due savings banks	15,011	18,816	19,871	20,196
Due Treasurer of the State of New York	15,188	11,075	25,358	25,127
Add for cents	2	2	2	3
Total liabilities	$384,120	$372,538	$400,758	$444,873

THE POWERS BANK — ROCHESTER.

DANIEL W. POWERS, *President.* (Organized 1890.) JOHN C. POWERS, *Cashier.*

DIRECTORS.

DANIEL W. POWERS, JOHN C. POWERS, EDW'D H. VREDENBURGH, WALTER W. POWERS, HELEN M. C. POWERS.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$49,076	$26,072	$24,910	$24,911
Overdrafts	92	101	110	110
Due from trust companies, banks, bankers and brokers	72,667	74,311	31,346	49,057
Real estate	150,000	150,000	150,000	150,000
Mortgages owned	166,737	163,907	157,869	156,300
Stocks and bonds	159,995	194,995	194,995	194,995
Specie	43,933	43,468	17,906	17,504
United States legal-tenders and circulating notes of national banks	29,286	25,935	23,490	27,554
Cash items	1,621	620	2,069	1,141
Add for cents	3	2	3	2
Total resources	$673,410	$679,411	$602,698	$621,574
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	50,000	50,000	50,000	50,000
Undivided profits	6,714	7,919	4,968	1,864
Due depositors on demand	460,087	467,321	387,774	400,623
Due to trust companies, banks, bankers and brokers	11,608	9,170	14,955	24,086
Due savings banks	45,000	45,000	45,000	45,000
Add for cents	1	1	1	1
Total liabilities	$673,410	$679,411	$602,698	$621,574

QUEENS COUNTY BANK — LONG ISLAND CITY.

WALTER E. FREW, *President.* Borden avenue and Front street. (Organized 1873.) JAMES P. BESEMER, *Cashier.*

DIRECTORS.

EMANUEL LEHMAN, EMIL CALMAN, J. B. WOODRUFF, J. S. AUERBACH, WALTER E. FREW, H. K. KNAPP, SHEPHERD KNAPP, WILLIAM F. HAVEMEYER, S. K. DE FOREST, GARRET J. GARRETSON, JAMES R. WILLETS.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$890,890	$1,068,418	$1,318,400	$1,583,344
Liability of directors as makers	65,150	92,810	113,910	166,084
Overdrafts	96	154	617	228
Due from trust companies, banks, bankers and brokers	300,498	281,753	283,174	512,900
Real estate	25,000	29,961	32,274	32,274
Mortgages owned	6,592	2,970	1,890	1,850
Stocks and bonds	90,029	188,817	305,503	396,333
Specie	71,106	102,420	94,343	87,933
United States legal-tenders and circulating notes of national banks	41,000	68,000	70,000	29,680
Cash items	37,513	31,396	53,892	164,047
Add for cents	2	3	5	3
Total resources	$1,527,876	$1,866,702	$2,274,008	$2,974,676
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	60,000	75,000	75,000	75,000
Undivided profits	25,793	11,978	18,435	26,157
Due depositors on demand	1,125,506	1,438,428	1,766,916	2,331,309
Due to trust companies, banks, bankers and brokers	152,536	145,628	238,365	346,069
Due savings banks	54,040	88,961	68,091	88,939
Due Treasurer of the State of New York	10,000	6,705	7,200	7,200
Add for cents	1	2	1	2
Total liabilities	$1,527,876	$1,866,702	$2,274,008	$2,974,676

BANK OF RICHMONDVILLE — RICHMONDVILLE.

A. D. FRASIER, *President.* (Organized 1893.) J. D. HOLMES, *Cashier.*

DIRECTORS.

A. D. FRASIER, H. S. LEWIS, JOHN HOLMES, M. W. HARROWAY, O. R. MANN, WILLIAM E. LEWIS, J. H. BROWN,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$46,657	$38,300	$46,078	$46,311
Liability of directors as makers	3,030	2,530	2,500	2,800
Overdrafts	7	29	16	27
Due from trust companies, banks, bankers and brokers	25,336	65,123	27,395	31,141
Mortgages owned	8,920	8,920	8,920	8,920
Stocks and bonds	2,136	2,136	2,136	2,136
Specie	2,262	3,040	3,012	3,258
United States legal-tenders and circulating notes of national banks	1,372	3,574	2,264	1,962
Cash items	109	1,320	2,296	1,711
Assets not included in any of the above heads	1,386	1,386	1,386	1,386
Add for cents	2	1	3	3
Total resources	$91,217	$126,359	$96,006	$99,655
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Undivided profits	4,862	5,122	5,802	6,045
Due depositors on demand	60,040	96,211	65,075	68,125
Due to trust companies, banks, bankers and brokers	1,315	26	128	483
Add for cents			1	2
Total liabilities	$91,217	$126,359	$96,006	$99,655

RIVERSIDE BANK — NEW YORK CITY.

H. C. COPELAND, *President.* Eighth avenue corner Fifty-seventh street. (Organized 1887.) H. H. BIZALLION, *Ass't Cashier.*

DIRECTORS.

MAX AMS, H. C. COPELAND, AUG. EITZEN, GEORGE W. PLUNKITT, A. F. HOLLY,
JOHN J. CLANCY, CHARLES N. TAINTOR, DANIEL SEYMOUR, ALEXANDER BROWN, JR., JOHN REISENWEBER,
JOHN MULFORD, F. A. BOCHMANN, THOMAS SMITH, JOHN V. B. CLARKSON.

RESOURCES.	Statement of condition. Dec. 9, 1896.	Statement of condition. March 16, 1897.	Statement of condition. June 9, 1897.	Statement of condition. Sept. 15, 1897.
Loans and discounts, less due from directors	$477,839	$473,697	$553,558	$512,047
Liability of directors as makers	16,200	12,180	11,625	27,805
Overdrafts	25	51	32	148
Due from trust companies, banks, bankers and brokers	93,779	161,639	135,563	83,450
Real estate	75,000	21,462	22,301	22,137
Mortgages owned		60,000	60,000	58,000
Stocks and bonds	62,200	56,200	64,200	69,200
Specie	7,482	5,186	4,640	5,893
United States legal-tenders and circulating notes of national banks	42,334	39,586	57,000	28,588
Cash items	27,023	32,220	31,862	33,950
Assets not included in any of the above heads	1,828	1,515	1,000	4,150
Add for cents	4	3	4	2
Total resources	$803,714	$863,739	$941,785	$845,370
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	90,000	90,000	90,000	90,000
Undivided profits	3,264	6,007	8,645	766
Due depositors on demand	610,074	667,357	742,764	654,229
Amount due not included in any of the above heads	375	375	375	375
Add for cents	1		1	
Total liabilities	$803,714	$863,739	$941,785	$845,370

THE ROBERT GERE BANK — SYRACUSE.

JAMES J. BELDEN, *President.* (Organized 1880.) F. W. BARKER, *Cashier.*

DIRECTORS.

JAMES J. BELDEN, MARTIN A. KNAPP, FREDERICK W. BARKER, JAMES M. BELDEN, CHARLES G. BELDEN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15. 1897.
Loans and discounts, less dues from directors	$1,161,057	$996,467	$1,143,239	$1,007,945
Overdrafts	45	11		346
Due from trust companies, banks, bankers and brokers	116,781	215,257	192,108	97,248
Real estate	51,124	50,000	50,000	50,000
Mortgages owned	5,000	6,200	6,200	6,200
Stocks and bonds	21,000	55,009	55,009	28,952
Specie	75,339	73,717	68,614	65,776
United States legal-tenders and circulating notes of national banks	18,295	21,924	13,611	21,786
Cash items	4,159	7,900	6,671	12,599
Add for cents	3	3	2	2
Total resources	$1,452,803	$1,426,488	$1,535,454	$1,290,854
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	200,000	200,000	200,000	200,000
Undivided profits	37,101	16,042	4,018	18,995
Due depositors on demand	1,079,472	1,078,122	1,199,705	924,470
Due to trust companies, banks, bankers and brokers	36,228	32,323	31,730	47,389
Add for cents	2	1	1	
Total liabilities	$1,452,803	$1,426,488	$1,535,454	$1,290,854

BANK OF ROCKVILLE CENTRE — ROCKVILLE CENTRE.

SAMUEL F. PHILLIPS, *President.* (Organized 1890.) HIRAM R. SMITH, *Cashier.*

DIRECTORS.

ROBERT A. DAVISON, JOHN VINCENT, THOMAS G. KNIGHT, GLENTWORTH D. COMBES, HIRAM R. SMITH, CHARLES L. WALLACE, CHARLES W. HAYES, SAMUEL F. PHILLIPS, FRANCIS F. WILSON, EDWARD T. THURSTON, WESLEY B. SMITH, AUSTIN CORNWELL, OLIVER DAVISON, JAMES W. GALLISON, JOHN W. DE MOTT, JOHN T. DAVISON, HAMILTON W. PEARSALL,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$119,350	$133,008	$157,255	$142,060
Liability of directors as makers	9,864	10,315	12,315	12,615
Overdrafts	78	107	251	161
Due from trust companies, banks, bankers and brokers	31,013	27,091	54,394	48,828
Real estate	2,700			
Mortgages owned	30,750	30,750	31,750	30,750
Stocks and bonds	19,888	19,538	19,494	19,418
Specie	5,541	4,452	5,037	5,929
United States legal-tenders and circulating notes of national banks	5,807	7,380	8,543	6,253
Cash items		25	25	15
Assets not included in any of the above heads	800	800	800	800
Add for cents	2	2	2	1
Total resources	$225,793	$233,468	$289,866	$266,830
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Undivided profits	4,039	4,570	5,128	6,213
Due depositors on demand	196,522	203,739	255,284	235,464
Due to trust companies, banks, bankers and brokers	230	158	4,452	152
Add for cents	2	1	2	1
Total liabilities	$225,793	$233,468	$289,866	$266,830

ST. LAWRENCE COUNTY BANK, CANTON, N. Y.— CANTON.

W. H. KIMBALL, *President.* (Organized 1881.) S. D. KIMBALL, *Cashier.*

DIRECTORS.

W. H. KIMBALL, M. D. PACKARD, S. D. KIMBALL, F. W. SCRIBNER, ELIZABETH KIMBALL.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$170,134	$167,381	$176,814	$169,848
Liability of directors as makers	3,705	3,505	3,405	3,105
Overdrafts	816	247	795	313
Due from trust companies, banks, bankers and brokers	43,091	11,482	25,561	41,377
Real estate	7,000	7,000	7,000	7,000
Mortgages owned	7,600	7,100	7,100	7,100
Stocks and bonds	5,700	5,700	5,700	6,200
Specie	6,278	11,158	9,328	12,675
United States legal-tenders and circulating notes of national banks	6,000	4,500	3,745	6,000
Cash items	361	2,609	1,294	292
Assets not included in any of the above heads	956			
Add for cents	2	3	1	1
Total resources	$251,643	$220,685	$240,743	$253,911
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Undivided profits	16,808	17,556	16,912	12,305
Due depositors on demand	183,151	151,463	171,817	190,077
Due to trust companies, banks, bankers and brokers	1,683	1,665	2,013	1,528
Add for cents	1	1	1	1
Total liabilities	$251,643	$220,685	$240,743	$253,911

THE SAUGERTIES BANK — SAUGERTIES.

ALBERT CARNRIGHT, *President.* (Organized 1888) CHAS. B. COX, *Cashier.*

DIRECTORS.

ALBERT CARNRIGHT, JAMES O. BEERS, EGBERT WHITAKER, GEORGE W. ELTING, WELLINGTON PORTER, CHARLES DAVIS.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$160,219	$142,083	$142,771	$120,684
Liability of directors as makers	4,912	2,491	1,020	800
Overdrafts	1,642	954	1,358	1,060
Due from trust companies, banks, bankers and brokers	25,987	55,861	48,555	70,567
Real estate	8,400	8,400	8,400	14,400
Mortgages owned	1,829	1,829	1,829	1,829
Stocks and bonds	18,400	18,400	18,400	8,400
Specie	4,319	4,411	6,409	7,588
United States legal-tenders and circulating notes of national banks	10,854	4,808	9,946	9,878
Cash items	1,906	3,334	2,853	3,380
Assets not included in any of the above heads	2,150	2,150	2,150	2,150
Add for cents	3	3	3	2
Total resources	$240,621	$244,724	$243,694	$240,738
LIABILITIES.				
Capital	$125,000	$125,000	$125,000	$125,000
Surplus fund	25,000	25,000	25,000	25,000
Undivided profits	13,444	15,123	16,332	15,635
Due depositors on demand	61,417	64,737	56,059	57,889
Due to trust companies, banks, bankers and brokers	5,610	2,656	9,753	
Due savings banks	9,167	11,646	11,094	16,046
Amount due not included in any of the above heads	981	559	454	1,167
Add for cents	2	3	2	1
Total liabilities	$240,621	$244,724	$243,694	$240,738

THE SCHENECTADY BANK — SCHENECTADY.

A. A. VAN VORST, *President.* (Organized 1851.) W. G. SCHERMERHORN, *Cashier.*

DIRECTORS.

A. A. VAN VORST, D. CADY SMITH, C. L. WHITMYRE, N. H. SWART, ALFRED DEGRAFF, JAMES T. SWEETMAN, JAMES A. GOODRICH, H. S. DE FOREST, W. G. SCHERMERHORN, S. W. JACKSON, RICHARD FULLER, JONATHAN LEVI, GERARDUS SMITH,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$333,148	$294,817	$337,056	$338,173
Liability of directors as makers	5,782	5,582		
Overdrafts	51	209	221	162
Due from trust companies, banks, bankers and brokers	65,646	123,218	115,989	92,252
Real estate	46,000	46,000	46,000	46,000
Stocks and bonds	34,200	34,200	34,200	34,200
Specie	22,161	19,825	19,695	19,371
United States legal-tenders and circulating notes of national banks	22,681	18,785	25,895	24,595
Cash items	12,402	3,449	1,913	2,247
Assets not included in any of the above heads	2,500	2,500	2,500	2,500
Add for cents	3	4	3	1
Total resources	$544,574	$548,589	$583,472	$559,501
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund				114,291
Undivided profits	119,782	116,363	119,026	3,303
Due depositors on demand	315,995	286,956	352,029	332,264
Due savings banks	8,593	45,229	12,376	9,562
Amount due not included in any of the above heads	202	40	40	80
Add for cents	2	1	1	1
Total liabilities	$544,574	$548,589	$583,472	$559,501

THE SCHERMERHORN BANK OF THE CITY OF BROOKLYN — BROOKLYN.

H. N. WHITNEY, *President.* (Organized 1894.) W. H. PALMER, *Cashier.*

DIRECTORS.

JOSEPH J. ALMIRALL, HERBERT L. BRIDGMAN, CHAUNCEY M. DEPEW, GUY DUVAL, JOHN R. VAN WORMER,
EUGENE G. BLACKFORD, CHRISTIAN T. CHRISTENSEN, HORACE C. DUVAL, CLARENCE W. SEAMANS, WILLIAM H. WALLACE,
OBED WHEELER, HENRY N. WHITNEY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$301,834	$331,278	$351,617	$371,458
Liability of directors as makers	3,600	5,400	1,900	
Overdrafts	2	6		
Due from trust companies, banks, bankers and brokers	103,952	83,180	132,835	125,868
Stocks and bonds	77,105	81,722	82,197	83,452
Specie	25,427	26,077	30,043	23,979
United States legal-tenders and circulating notes of national banks	7,331	12,108	14,255	11,840
Cash item	10,349	16,686	13,288	16,344
Assets not included in any of the above heads	7,478	7,531	7,238	7,346
Add for cents	4	4	3	3
Total resources	$537,082	$563,992	$633,376	$640,290
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	50,000	50,000	50,000	50,000
Undivided profits	7,315	6,129	8,544	7,873
Due depositors on demand	329,767	357,862	387,157	391,968
Due to trust companies, banks, bankers and brokers			7,675	10,448
Due Treasurer of the State of New York	50,000	50,000	80,000	80,000
Add for cents		1		1
Total liabilities	$537,082	$563,992	$633,376	$640,290

THE SCHOHARIE COUNTY BANK — SCHOHARIE.

CHARLES M. THROOP, *President.* (Organized 1888.) ROBERT A. DEWEY, *Cashier.*

DIRECTORS.

HOBART KRUM, CHARLES M. THROOP, D. W. JENKINS, JAMES VAN VECHTEN, ALFRED PARROTT, O. F. PLANK, JOHN P. VAN VECHTEN, CHARLES SHALTES.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of conditior, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$63,827	$54,664	$55,639	$50,611
Liability of directors as makers	13,090	10,414	10,193	7,692
Overdrafts	463	542	319	159
Due from trust companies, banks, bankers and brokers	8,873	19,994	12,859	16,128
Real estate	3,200	3,200	3,200	3,200
Mortgages owned	3,000	3,000	2,500	2,500
Stocks and bonds	2,000	2,000	2,000	2,000
Specie	414	602	1,117	2,066
United States legal-tenders and circulating notes of national banks	5,032	2,007	2,810	2,746
Cash items	3,339	196		276
Assets not included in any of the above heads	90	90	90	90
Add for cents	2	3	1	2
Total resources	$103,330	$96,712	$90,728	$87,470
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	595	595	595	595
Undivided profits	953	1,455	199	414
Due depositors on demand	74,029	69,624	64,724	61,223
Due to trust companies, banks, bankers and brokers	152	37	209	238
Amount due not included in any of the above heads	2,600			
Add for cents	1	1	1	
Total liabilities	$103,330	$96,712	$90,728	$87,470

SEVENTEENTH WARD BANK OF BROOKLYN — BROOKLYN.

E. A. WALKER, *President.* (339 Manhattan avenue. Organized 1889.) W. H. WEBSTER, *Cashier.*

DIRECTORS.

E. A. WALKER, JULIUS MANHEIM, WILLIAM G. MILLER, HENRY C. FISCHER, STEPHEN M. RANDALL, JAMES MACFARLANE, EDWARD C. SMITH, J. S. OGILVIE, WILLIAM F. CORWITH, E. G. STACHE, W. H. STURGIS, CHARLES H. REYNOLDS, JOHN FALLON, JEREMIAH WALSH, CLARK D. RHINEHART, A. A. DOWSE, WM. NASSON,

RESOURCES.	Statement of condition, Dec. 9, 1896	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$271,575	$271,585	$302,192	$250,994
Liability of directors as makers	36,748	33,155	41,331	38,155
Overdrafts	156	12	24	43
Due from trust companies, banks, bankers and brokers	57,348	155,709	42,575	96,071
Real estate				7,500
Stocks and bonds	73,809	73,809	56,809	49,809
Specie	9,542	11,964	6,517	8,610
United States legal-tenders and circulating notes of national banks	44,770	25,900	22,708	44,614
Cash items	12,739	11,123	27,461	23,050
Assets not included in any of the above heads	12,000	12,000	12,000	12,000
Add for cents	2	2	3	2
Total resources	$518,689	$595,259	$511,620	$530,848
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	50,000	50,000	50,000	50,000
Undivided profits	27,439	28,953	30,918	17,772
Due depositors on demand	275,410	370,220	285,266	314,376
Due to trust companies, banks, bankers and brokers	21,290	1,204	222	3,151
Due savings banks	44,124	44,155	44,788	45,123
Amount due not included in any of the above heads	425	425	425	425
Add for cents	1	2	1	1
Total liabilities	$518,689	$595,259	$511,620	$530,848

BANK OF SKANEATELES—SKANEATELES.

CALEB W. ALLIS, *President.* (Organized 1869.) BENJAMIN F. PETHERAM, *Cashier.*

DIRECTORS.

JACOB H. ALLEN, JOSEPH C. WILLETS, WILLIAM G. THORNE, BENJ. F. PETHERAM, PHILIP ALLEN,
WILLIAM MARVIN, JOSEPH S. SHOTWELL, JAMES A. ROOT, WILLIAM B. [illegible]ON.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$136,130	$138,917	$139,364	$132,015
Liability of directors as makers	8,746	9,455	12,007	17,039
Overdrafts	437	327	491	248
Due from trust companies, banks, bankers and brokers	25,987	38,864	23,670	8,886
Real estate	5,000	5,000	5,000	5,000
Mortgages owned	10,875	10,875	10,875	10,875
Stocks and bonds	27,050	24,210	24,210	40,597
Specie	12,661	10,876	9,531	5,884
United States legal-tenders and circulating notes of national banks	5,754	3,079	1,400	2,650
Cash items	516	821	1,502	771
Assets not included in any of the above heads	8,979	6,665	6,665	6,389
Add for cents	2	3	3	4
Total resources	$242,137	$249,092	$234,718	$230,358
LIABILITIES.				
Capital	$60,000	$60,000	$60,000	$60,000
Surplus fund	30,000	30,000	30,000	30,000
Undivided profits	9,062	6,101	7,773	6,568
Due depositors on demand	128,753	135,799	122,309	120,603
Due to trust companies, banks, bankers and brokers	952	1,448	1,118	24
Due savings banks	13,369	15,743	13,516	13,161
Add for cents	1	1	2	2
Total liabilities	$242,137	$249,092	$234,718	$230,358

SEVENTEENTH WARD BANK OF BROOKLYN — BROOKLYN.

E. A. WALKER, *President.* (339 Manhattan avenue. Organized 1889.) W. H. WEBSTER, *Cashier.*

DIRECTORS.

E. A. WALKER, JULIUS MANHEIM, WILLIAM G. MILLER, HENRY C. FISCHER, STEPHEN M. RANDALL, JAMES MACFARLANE, EDWARD C. SMITH, J. S. OGILVIE, WILLIAM F. CORWITH, E. G. STACHE, W. H. STURGIS, CHARLES H. REYNOLDS, JOHN FALLON, JEREMIAH WALSH, CLARK D. RHINEHART, A. A. DOWSH, WM. NASSON,

RESOURCES.	Statement of condition, Dec. 9, 1896	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$271,575	$271,585	$302,192	$250,994
Liability of directors as makers	36,748	33,155	41,331	38,155
Overdrafts	156	12	24	43
Due from trust companies, banks, bankers and brokers	57,348	155,709	42,575	96,071
Real estate				7,500
Stocks and bonds	73,809	73,809	56,809	49,809
Specie	9,542	11,964	6,517	8,610
United States legal-tenders and circulating notes of national banks	44,770	25,900	22,708	44,614
Cash items	12,739	11,123	27,461	23,050
Assets not included in any of the above heads	12,000	12,000	12,000	12,000
Add for cents	2	2	3	2
Total resources	$518,689	$595,259	$511,620	$530,848
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	50,000	50,000	50,000	50,000
Undivided profits	27,439	28,953	30,918	17,772
Due depositors on demand	275,410	370,220	285,266	314,376
Due to trust companies, banks, bankers and brokers	21,290	1,204	222	3,151
Due savings banks	44,124	44,155	44,788	45,123
Amount due not included in any of the above heads	425	425	425	425
Add for cents	1	2	1	1
Total liabilities	$518,689	$595,259	$511,620	$530,848

THE SOUTHAMPTON BANK — SOUTHAMPTON.

JAMES H. PIERSON, *President.* (Organized 1888.) L. E. TERRY, *Cashier.*

DIRECTORS.

SALEM H. WALES, E. A. HILDRETH, CHARLES A. PIERSON, JAMES H. PIERSON, HENRY H. HILDRETH,
ERASTUS F. POST, E. H. FOSTER, W. D. VAN BRUNT, L. E. TERRY, CHARLES T. BARNEY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$143,559	$132,455	$123,702	$145,138
Liability of directors as makers	1,100	1,100	2,400	1,223
Overdrafts	194	150	55	58
Due from trust companies, banks, bankers and brokers	8,804	15,146	27,455	69,849
Real estate	12,874	12,500	12,500	12,500
Stocks and bonds	16,026	16,000	16,000	48,877
Specie	2,407	2,340	1,890	1,802
United States legal-tenders and circulating notes of national banks	3,695	6,256	7,103	10,874
Cash items	1,102	337	1,490	2,474
Assets not included in any of the above heads	1,111			
Add for cents	5	2	2	2
Total resources	$190,877	$186,286	$192,597	$292,797
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	20,000	25,000	25,000	25,000
Undivided profits	7,455	1,936	2,884	2,805
Due depositors on demand	136,251	127,353	137,348	234,779
Due to trust companies, banks, bankers and brokers	2,150	1,962	2,335	5,172
Amount due not included in any of the above heads	20	5,035	29	41
Add for cents	1		1	
Total liabilities	$190,877	$186,286	$192,597	$292,797

SOUTH END BANK — ALBANY.

PETER KINNEAR, *President.* (Organized, 1889.) C. W. HERMANS, *Cashier.*

DIRECTORS.

PETER KINNEAR, GEORGE A. HUBBARD, DAVID F. SKINNER, GAYLORD LOGAN, CHARLES R. SUTHERLAND, FRED. F. WHEELER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$91,558	$72,008	$56,680	
Liability of directors as makers	11,398	9,398	9,257	
Overdrafts	327	199	199	
Due from trust companies, banks, bankers and brokers	5,891	3,123	7,433	
Real estate	17,570	17,064	17,064	
Mortgages owned			11,412	
Stocks and bonds	3,082	2,666	2,666	
Specie	33		6	
United States legal-tenders and circulating notes of national banks	2,020	69	5	
Cash items	57	55	56	
Assets not included in any of the above heads	1,793	1,675	1,640	
Add for cents	3	3	4	
Total resources	$133,732	$106,260	$106,422	
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	
Undivided profits	8,426	6,160	6,322	
Due depositors on demand	25,305	100	100	
Add for cents	1			
Total liabilities	$133,732	$106,260	$106,422	

SOUTH SIDE BANK OF BAY SHORE, N. Y.—BAY SHORE.

R. M. RAVEN, *President.* (Organized 1887.) P. S WICKS, *Cashier.*

DIRECTORS.

R. M. RAVEN, WILLIAM NICOLL, JOSEPH WOOD, MORRIS J. TERRY, JAMES H. DOXSEE, JOSIAH ROBBINS, W. A. HALSE, E. J. REDDINGTON, H. D. BREWSTER, P. S. WICKS, H. S. RAVEN,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$28,440	$30,341	$33,953	$29,132
Liability of directors as makers	12,030	12,171	16,446	18,684
Overdrafts				18
Due from trust companies, banks, bankers and brokers	32,875	34,331	22,854	52,632
Real estate	3,734	3,734	3,734	3,734
Stocks and bonds	25,029	16,829	27,404	27,404
Specie	1,059	1,093	1,319	1,591
United States legal-tenders and circulating notes of national banks	4,639	5,652	3,968	6,184
Cash items	731	726	479	832
Assets not included in any of the above heads	1,265	1,265	1,265	1,265
Add for cents	3	3	3	5
Total resources	$109,805	$106,145	$111,425	$141,481
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	337	762	1,500	1,605
Undivided profits	426	523	202	295
Due depositors on demand	82,185	78,337	75,018	111,263
Due to trust companies, banks, bankers and brokers	1,856	1,521	9,704	3,315
Add for cents	1	2	1	3
Total liabilities	$109,805	$106,145	$111,425	$141,481

STATE BANK OF AVON — AVON.

AARON BARBER, *President.* (Organized 1892.) W. J. WEED, *Cashier.*

DIRECTORS.

AARON BARBER, W. G. MARKHAM, WILLIAM CARTER, R. J. WALLACE, W. H. FARNUM, LEWIS TRIPP, WILLIAM J. WEED, JAMES TIGHE, E. H. BABCOCK.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$117,598	$123,256	$121,349	$127,976
Liability of directors as makers	3,450	1,525	3,600	3,140
Overdrafts	490	535	733	686
Due from trust companies, banks, bankers and brokers	18,378	30,634	38,692	37,351
Mortgages owned	2,146	2,146	8,886	8,886
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	2,464	1,397	1,386	2,213
United States legal-tenders and circulating notes of national banks	4,120	6,404	7,319	6,255
Cash items	460	593	126	842
Assets not included in any of the above heads	1,400	1,200	1,200	1,200
Add for cents	2	2	2	1
Total resources	$151,508	$168,692	$184,293	$189,550
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus fund	5,000	7,000	7,000	7,000
Undivided profits	4,269	942	2,179	3,124
Due depositors on demand	112,239	130,750	145,113	149,426
Add for cents			1	
Total liabilities	$151,508	$168,692	$184,293	$189,550

THE SCHERMERHORN BANK OF THE CITY OF BROOKLYN — BROOKLYN.

H. N. WHITNEY, *President.* (Organized 1894.) W. H. PALMER, *Cashier.*

DIRECTORS.

JOSEPH J. ALMIRALL, HERBERT L. BRIDGMAN, CHAUNCEY M. DEPEW, GUY DUVAL, JOHN R. VAN WORMER,
EUGENE G. BLACKFORD, CHRISTIAN T. CHRISTENSEN, HORACE C. DUVAL, CLARENCE W. SEAMANS, WILLIAM H. WALLACE,
OBED WHEELER, HENRY N. WHITNEY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$301,834	$331,278	$351,617	$371,458
Liability of directors as makers	3,600	5,400	1,900	
Overdrafts	2	6		
Due from trust companies, banks, bankers and brokers	103,952	83,180	132,835	125,868
Stocks and bonds	77,105	81,722	82,197	83,452
Specie	25,427	26,077	30,043	23,979
United States legal-tenders and circulating notes of national banks	7,331	12,108	14,255	11,840
Cash item	10,349	16,686	13,288	16,344
Assets not included in any of the above heads	7,478	7,531	7,238	7,346
Add for cents	4	4	3	3
Total resources	$537,082	$563,992	$633,376	$640,290
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	50,000	50,000	50,000	50,000
Undivided profits	7,315	6,129	8,544	7,873
Due depositors on demand	329,767	357,862	387,157	391,968
Due to trust companies, banks, bankers and brokers			7,675	10,448
Due Treasurer of the State of New York	50,000	50,000	80,000	80,000
Add for cents		1		1
Total liabilities	$537,082	$563,992	$633,376	$640,290

THE SCHOHARIE COUNTY BANK — SCHOHARIE.

CHARLES M. THROOP, *President.* (Organized 1888.) ROBERT A. DEWEY, *Cashier.*

DIRECTORS.

HOBART KRUM, CHARLES M. THROOP, D. W. JENKINS, JAMES VAN VECHTEN, ALFRED PARROTT, O. F. PLANK, JOHN P. VAN VECHTEN, CHARLES SHALTES.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of conditior, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$63,827	$54,664	$55,639	$50,611
Liability of directors as makers	13,090	10,414	10,193	7,692
Overdrafts	463	542	319	159
Due from trust companies, banks, bankers and brokers	8,873	19,994	12,859	16,128
Real estate	3,200	3,200	3,200	3,200
Mortgages owned	3,000	3,000	2,500	2,500
Stocks and bonds	2,000	2,000	2,000	2,000
Specie	414	602	1,117	2,066
United States legal-tenders and circulating notes of national banks	5,032	2,007	2,810	2,746
Cash items	3,339	196		276
Assets not included in any of the above heads	90	90	90	90
Add for cents	2	3	1	2
Total resources	$103,330	$96,712	$90,728	$87,470
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	595	595	595	595
Undivided profits	953	1,455	199	414
Due depositors on demand	74,029	69,624	64,724	61,223
Due to trust companies, banks, bankers and brokers	152	37	209	238
Amount due not included in any of the above heads	2,600			
Add for cents	1	1	1	
Total liabilities	$103,330	$96,712	$90,728	$87,470

THE SOUTHAMPTON BANK — SOUTHAMPTON.

JAMES H. PIERSON, *President.* (Organized 1888.) L. E. TERRY, *Cashier.*

DIRECTORS.

SALEM H. WALES, E. A. HILDRETH, CHARLES A. PIERSON, JAMES H. PIERSON, HENRY H. HILDRETH,
ERASTUS F. POST, E. H. FOSTER, W. D. VAN BRUNT, L. E. TERRY, CHARLES T. BARNEY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$143,559	$132,455	$123,702	$145,138
Liability of directors as makers	1,100	1,100	2,400	1,223
Overdrafts	194	150	55	58
Due from trust companies, banks, bankers and brokers	8,804	15,146	27,455	69,849
Real estate	12,874	12,500	12,500	12,500
Stocks and bonds	16,026	16,000	16,000	48,877
Specie	2,407	2,340	1,890	1,802
United States legal-tenders and circulating notes of national banks	3,695	6,256	7,103	10,874
Cash items	1,102	337	1,490	2,474
Assets not included in any of the above heads	1,111			
Add for cents	5	2	2	2
Total resources	$190,877	$186,286	$192,597	$292,797
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	20,000	25,000	25,000	25,000
Undivided profits	7,455	1,936	2,884	2,805
Due depositors on demand	136,251	127,353	137,348	234,779
Due to trust companies, banks, bankers and brokers	2,150	1,962	2,335	5,172
Amount due not included in any of the above heads	20	5,035	29	41
Add for cents	1		1	
Total liabilities	$190,877	$186,286	$192,597	$292,797

SOUTH END BANK — ALBANY.

PETER KINNEAR, *President.* (Organized, 1889.) C. W. HERMANS, *Cashier.*

DIRECTORS.

PETER KINNEAR, GEORGE A. HUBBARD, DAVID F. SKINNER, GAYLORD LOGAN, CHARLES R. SUTHERLAND, FRED. F. WHEELER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$91,558	$72,008	$56,680	
Liability of directors as makers	11,398	9,398	9,257	
Overdrafts	327	199	199	
Due from trust companies, banks, bankers and brokers	5,891	3,123	7,433	
Real estate	17,570	17,064	17,064	
Mortgages owned			11,412	
Stocks and bonds	3,082	2,666	2,666	
Specie	33		6	
United States legal-tenders and circulating notes of national banks	2,020	69	5	
Cash items	57	55	56	
Assets not included in any of the above heads	1,793	1,675	1,640	
Add for cents	3	3	4	
Total resources	$133,732	$106,260	$106,422	
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	
Undivided profits	8,426	6,160	6,322	
Due depositors on demand	25,305	100	100	
Add for cents	1			
Total liabilities	$133,732	$106,260	$106,422	

SOUTH SIDE BANK OF BAY SHORE, N. Y.—BAY SHORE.

R. M. RAVEN, *President.* (Organized 1887.) P. S WICKS, *Cashier.*

DIRECTORS.

R. M. RAVEN, WILLIAM NICOLL, JOSEPH WOOD, MORRIS J. TERRY, JAMES H. DOXSEE, JOSIAH ROBBINS, W. A. HALSE, E. J. REDDINGTON, H. D. BREWSTER, P. S. WICKS, H. S. RAVEN,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$28,440	$30,341	$33,953	$29,132
Liability of directors as makers	12,030	12,171	16,446	18,684
Overdrafts				18
Due from trust companies, banks, bankers and brokers	32,875	34,331	22,854	52,632
Real estate	3,734	3,734	3,734	3,734
Stocks and bonds	25,029	16,829	27,404	27,404
Specie	1,059	1,093	1,319	1,591
United States legal-tenders and circulating notes of national banks	4,639	5,652	3,968	6,184
Cash items	731	726	479	832
Assets not included in any of the above heads	1,265	1,265	1,265	1,265
Add for cents	3	3	3	5
Total resources	$109,805	$106,145	$111,425	$141,481
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	337	762	1,500	1,605
Undivided profits	426	523	202	295
Due depositors on demand	82,185	78,337	75,018	111,263
Due to trust companies, banks, bankers and brokers	1,856	1,521	9,704	3,315
Add for cents	1	2	1	3
Total liabilities	$109,805	$106,145	$111,425	$141,481

STATE BANK OF AVON — Avon.

AARON BARBER, *President.* (Organized 1892.) W. J. WEED, *Cashier.*

DIRECTORS.

AARON BARBER, W. G. MARKHAM, WILLIAM CARTER, R. J. WALLACE, W. H. FARNUM,
LEWIS TRIPP, WILLIAM J. WEED, JAMES TIGHE, E. H. BABCOCK.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$117,598	$123,256	$121,349	$127,976
Liability of directors as makers	3,450	1,525	3,600	3,140
Overdrafts	490	535	733	686
Due from trust companies, banks, bankers and brokers	18,378	30,634	38,692	37,351
Mortgages owned	2,146	2,146	8,886	8,886
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	2,464	1,397	1,386	2,213
United States legal-tenders and circulating notes of national banks	4,120	6,404	7,319	6,255
Cash items	460	593	126	842
Assets not included in any of the above heads	1,400	1,200	1,200	1,200
Add for cents	2	2	2	1
Total resources	$151,508	$168,692	$184,293	$189,550
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus fund	5,000	7,000	7,000	7,000
Undivided profits	4,269	942	2,179	3,124
Due depositors on demand	112,239	130,750	145,113	149,426
Add for cents			1	
Total liabilities	$151,508	$168,692	$184,293	$189,550

THE STATE BANK OF BELMONT — BELMONT.

ELMORE A. WILLETS, *President.* (Organized 1888.) C. W. CURTIS, JR., *Cashier.*

DIRECTORS.

MILES E. DAVIS, W. K. PAUL, ELMORE A. WILLETS, W. J. RICHARDSON.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$99,828	$109,782	$103,311	$108,764
Liability of directors as makers		500		
Overdrafts	2,322	1,567	768	647
Due from trust companies, banks, bankers and brokers	8,183	5,131	10,985	13,441
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	3,516	3,576	3,698	3,307
United States legal-tenders and circulating notes of national banks	1,770	2,681	3,180	900
Cash items		210	63	406
Assets not included in any of the above heads	3,100	3,100	3,100	3,100
Add for cents		2	2	2
Total resources	$119,719	$127,549	$126,107	$131,567
LIABILITIES.				
Capital	$35,000	$35,000	$35,000	$35,000
Surplus fund	8,400	9,000	9,000	9,000
Undivided profits	3,114	1,658	1,978	3,044
Due depositors on demand	68,405	73,891	80,058	82,433
Amount due not included in any of the above heads	4,800	8,000	71	2,089
Add for cents				1
Total liabilities	$119,719	$127,549	$126,107	$131,567

STATE BANK OF BOLIVAR — BOLIVAR.

J. M. CURTISS, *President.* (Organized 1882.) GEO. A. ROOT, *Cashier.*

DIRECTORS.

J. M. CURTISS, J. B. BRADLEY, E. R. KILBURY, C. C. GARTHWAIT, JOHN MEAD.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$108,782	$103,204	$88,556	$80,384
Liability of directors as makers	1,214	782	18,105	21,180
Overdrafts	1,993	3,279	1,195	1,466
Due from trust companies, banks, bankers and brokers	6,011	8,900	4,378	7,240
Real estate	3,000	3,000	3,000	3,000
Mortgages owned			975	838
Stocks and bonds	1,000	1,000	1,000	960
Specie	2,064	2,846	2,930	1,063
United States legal-tenders and circulating notes of national banks	1,720	1,218	2,610	207
Cash items	606	588	178	708
Assets not included in any of the above heads	11,600	11,600	8,600	8,100
Add for cents	3	2	4	2
Total resources	$137,993	$136,419	$131,531	$125,148
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus fund	8,305	8,622	7,709	7,245
Undivided profits	343	170	1,312	
Due depositors on demand	93,264	95,561	90,509	86,378
Due to trust companies, banks, bankers and brokers		2,065	2,000	1,525
Amount due not included in any of the above heads	6,080			
Add for cents	1	1	1	
Total liabilities	$137,993	$136,419	$131,531	$125,148

STATE BANK OF BROCTON — BROCTON.

R. A. HALL, *President.* (Organized 1892.) L. D. SULLIVAN, *Cashier.*

DIRECTORS.

R. A. HALL, H. J. DEAN, B. D. PHILLIPS, JONAS MARTIN, GEORGE W. FULLER, E. BUCKNER, L. D. SULLIVAN, BENJAMIN W. GOODELL, G. B. EVERTS.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$83,422	$68,311	$80,370	$96,606
Liability of directors as makers	8,374	13,213	10,842	12,857
Overdrafts	625	272	668	288
Due from trust companies, banks, bankers and brokers	49,516	14,729	14,320	4,210
Real estate	12,000	12,000	12,000	12,000
Mortgages owned				1,000
Stocks and bonds	2,667	2,500	13,000	1,000
Specie	7,251	5,935	5,921	5,725
United States legal-tenders and circulating notes of national banks	3,400	3,276	1,630	2,385
Assets not included in any of the above heads	1,000	1,000	1,000	1,000
Add for cents	3	3	3	2
Total resources	$168,258	$121,239	$139,754	$137,073
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus funds	9,000	12,000	12,000	12,000
Undivided profits	5,259	2,155	3,070	3,456
Due depositors on demand	122,913	77,083	82,724	65,227
Due to trust companies, banks, bankers and brokers	1,085		1,958	1,389
Amount due not included in any of the above heads			10,000	25,000
Add for cents	1	1	2	1
Total liabilities	$168,258	$121,239	$139,754	$137,073

STATE BANK OF CANASTOTA, N. Y.—CANASTOTA.

WILLIAM H. PATTEN, *President.* (Organized 1887) MILTON DELANO, *Cashier.*

DIRECTORS.

J. W. COE, NORMAN STAFFORD, F. W. DOOLITTLE, E. N. BRUCE, MILTON DELANO,
J. W. WILSON, P. J. HUYCK, F. F. HUBBARD, W. H. PATTEN, ALANSON C. WILCOX,
FRANCIS STAFFORD.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$97,916	$87,792	$96,364	$88,099
Liability of directors as makers	6,627	5,327	7,127	12,627
Overdrafts	24		72	40
Due from trust companies, banks, bankers and brokers	24,557	14,433	5,711	9,530
Real estate	8,000	8,000	10,500	10,500
Stocks and bonds	1,200	1,200	1,200	1,200
Specie	1,511	1,952	1,086	693
United States legal-tenders and circulating notes of national banks	4,540	4,742	2,003	3,388
Cash items	327	204	78	53
Add for cents	2	3	2	1
Total resources	$144,704	$123,653	$124,143	$126,131
LIABILITIES.				
Capital	$40,000	$40,000	$40,000	$40,000
Surplus fund	8,000	8,000	8,000	8,000
Undivided profits	8,950	8,278	9,358	8,780
Due depositors on demand	87,344	67,281	58,772	56,313
Due to trust companies, banks, bankers and brokers	235	92	477	38
Amount due not included in any of the above heads	174		7,535	13,000
Add for cents	1	2	1	
Total liabilities	$144,704	$123,653	$124,143	$126,131

STATE BANK, CHATHAM, N. Y.—CHATHAM.

GEO. L. MORRIS, *President.* (Organized 1875.) FRANK P. SALMON, *Cashier.*

DIRECTORS.

GEORGE L. MORRIS, JOHN T. WHEELER, TALCOTT R. BURROWS, THOMAS E. STERN, HENRY C. PIERSON, E. D. C. TRACY, DAN CLARK, AMOS H. STARKS, ISAAC H. SONN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$98,021	$91,477	$99,418	$94,534
Liability of directors as makers	2,000	2,000	3,300	3,800
Overdrafts	115	13	124	75
Due from trust companies, banks, bankers and brokers	63,058	47,029	34,452	30,382
Real estate	17,500	15,000	15,000	15,000
Stocks and bonds	43,115	57,265	68,716	75,220
Specie	2,349	3,127	1,252	2,226
United States legal-tenders and circulating notes of national banks	7,620	7,833	6,506	8,764
Cash items	1,660	965	395	1,004
Add for cents	2	2	3	3
Total resources	$235,440	$224,711	$229,166	$231,008
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Undivided profits	29,365	28,121	25,757	27,591
Due depositors on demand	136,449	144,163	133,187	153,095
Due to trust companies, banks, bankers and brokers	19,625	2,426	20,067	286
Amount due not included in any of the above heads			154	35
Add for cents	1	1	1	1
Total liabilities	$235,440	$224,711	$229,166	$231,008

STATE BANK OF ELMIRA—ELMIRA.

E. R. BACKER, *President.* (Organized 1892.) C. C. SWAN, *Cashier.*

DIRECTORS.

E. R. BACKER, C. S. KINGSLEY, E. M HOFFMAN, C. C. SWAN, LORENZO HOWES, ARTHUR CLINTON, E. G. HERENDEN, F. R. KNAPP, C. S. MATHER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$132,528	$155,859	$160,074	$175,095
Liability of directors as makers	9,200	20,238	14,400	12,254
Overdrafts	158	133	138	121
Due from trust companies, banks, bankers and brokers	29,132	18,752	12,290	3,707
Stocks and bonds	6,609	1,100	1,100	1,100
Specie	5,389	4,514	5,609	5,326
United States legal-tenders and circulating notes of national banks	5,100	4,925	4,150	4,000
Cash items	976	834	422	310
Assets not included in any of the above heads	3,800	3,610	3,610	3,610
Add for cents	3	3	1	3
Total resources	$192,895	$209,968	$201,794	$205,526
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	3,000	3,500	3,500	4,000
Undivided profits	2,556	3,722	4,702	1,378
Due depositors on demand	84,901	92,843	91,255	98,591
Due to trust companies, banks, bankers and brokers	2,437	9,901	2,336	1,536
Amount due not included in any of the above heads				20
Add for cents	1	2	1	1
Total liabilities	$192,895	$209,968	$201,794	$205,526

STATE BANK OF FILLMORE — FILLMORE.

WILLIAM P. BROOKS, *President.* (Organized 1889.) C. J. HOWDEN, *Cashier.*

DIRECTORS.

W. F. PASCO, W. P. BROOKS, W. J. RICHARDSON, W. S. MILLS, CHARLES RICKER, F. H. SMITH, C. E. INGHAM, C. J. HOWDEN, WILLIAM FOOTE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$97,513	$107,977	$97,240	$87,171
Liability of directors as makers	8,117	9,052	12,708	14,668
Overdrafts	282	184	16	7
Due from trust companies, banks, bankers and brokers	10,181	8,276	10,295	16,308
Real estate	2,000	2,000	3,000	3,000
Stocks and bonds	5,000	5,000	5,300	6,500
Specie	2,418	1,815	1,734	1,466
United States legal-tenders and circulating notes of national banks	2,614	6,019	1,686	4,203
Cash items		1,011		
Assets not included in any of the above heads	1,000	1,000	1,000	1,000
Add for cents	2	2	1	2
Total resources	$129,127	$142,336	$132,980	$134,325
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	12,500	12,500	12,500	10,000
Undivided profits	1,378	1,751	2,257	1,111
Due depositors on demand	90,065	103,051	93,175	98,213
Due to trust companies, banks, bankers and brokers	183	33	47	
Add for cents	1	1	1	1
Total liabilities	$129,127	$142,336	$132,980	$134,325

STATE BANK OF FORESTVILLE — FORESTVILLE.

D. H. MAPLES, *President.* (Organized 1894.) H. G. ALLEN, *Cashier.*

DIRECTORS.

LEVI J. PIERCE, FRED R. GREEN, S. L. HURLBERT, W. F. SMALLWOOD, D. H. MAPLES.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$82,602	$63,866	$63,797	$59,374
Liability of directors as makers		5,300	5,285	4,685
Overdrafts	134	37	102	167
Due from trust companies, banks, bankers and brokers	8,882	5,157	8,204	10,847
Real estate		1,000	1,000	1,000
Mortgages owned		600	600	2,100
Stocks and bonds	1,000	955	955	955
Specie	2,190	2,654	2,319	2,252
United States legal-tenders and circulating notes of national banks	1,405	1,347	1,289	2,700
Cash items	56	35	23	147
Assets not included in any of the above heads	621	300	390	611
Add for cents	3		1	2
Total resources	$96,893	$81,251	$83,965	$84,840
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	3,000	1,000	1,000	1,125
Undivided profits	1,864	618	859	171
Due depositors on demand	66,146	54,367	56,597	58,145
Due to trust companies, banks, bankers and brokers	882	226	468	358
Amount due not included in any of the above heads		40	40	40
Add for cents	1		1	1
Total liabilities	$96,893	$81,251	$83,965	$84,840

STATE BANK OF MAYVILLE — MAYVILLE.

M. W. SCOFIELD, *President.* (Organized 1894.) C. R. CIPPERLY, *Cashier.*

DIRECTORS.

E. A. SKINNER, C. R. CIPPERLY, J. F. HUNT, A. T. BALDWIN, M. W. SCOFIELD.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$80,799	$82,543	$91,177	$95,696
Liability of directors as makers	2,188	1,943	2,544	3,420
Overdrafts	801	517	1,367	2,434
Due from trust companies, banks, bankers and brokers	4,980	3,026	3,921	10,504
Mortgages owned	6,306	6,047	5,738	5,470
Stocks and bonds	1,400	1,400	1,400	1,400
Specie	3,946	2,985	2,499	3,387
United States legal-tenders and circulating notes of national banks	2,612	1,042	2,303	3,754
Cash items	50	52	396	1,401
Assets not included in any of the above heads	1,995	1,989	1,989	1,119
Add for cents	2	2	2	3
Total resources	$105,079	$101,546	$113,336	$128,588
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	1,000	1,000	1,000	1,000
Undivided profits	1,319	1,125	1,909	1,402
Due depositors on demand	76,957	66,636	75,852	99,640
Due to trust companies, banks, bankers and brokers	802	754	213	1,544
Amount due not included in any of the above heads		7,030	9,361	
Add for cents	1	1	1	2
Total liabilities	$105,079	$101,546	$113,336	$128,588

THE STATE BANK — NEW YORK CITY.

O. L. RICHARD, *President.* 378 Grand street. (Organized 1890.) J. H. ROSENBAUM, *Cashier.*

DIRECTORS.

O. L. RICHARD, J. H. ROSENBAUM, J. J. LYONS, E. H. RICHARD, ARNOLD KOHN, LEOPOLD ADLER, L. N. LITTAUER, J. C. SIMON, ELIAS SPINGARN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$650,452	$715,673	$760,094	$895,693
Liability of directors as makers	30,566	31,966	38,076	26,082
Overdrafts	30	151	8	593
Due from trust companies, banks, bankers and brokers	175,562	130,822	184,217	199,591
Real estate	102,454	102,454	102,454	98,954
Mortgages owned	32,750	30,975	39,350	45,172
Stocks and bonds	218,545	172,745	209,326	203,076
Specie	105,894	45,532	60,219	51,196
United States legal-tenders and circulating notes of national banks	16,562	22,767	33,585	37,425
Cash items	42,417	47,676	46,897	65,255
Assets not included in any of the above heads	4,000	3,750	3,750	3,500
Add for cents	3	5	3	3
Total resources	$1,380,235	$1,304,516	$1,477,979	$1,626,540
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	9,700	9,700	9,700	9,700
Undivided profits	38,417	34,483	43,024	46,115
Due depositors on demand	1,232,118	1,160,332	1,325,255	1,367,150
Due to trust companies, banks, bankers and brokers				103,574
Add for cents		1		1
Total liabilities	$1,380,235	$1,304,516	$1,477,979	$1,626,540

STATE BANK OF NORWOOD — NORWOOD.

C. P. VEDDER, *President.* (Organized 1887.) F. L. SMITH, *Cashier.*

DIRECTORS.

C. P. VEDDER, W. J. FLETCHER, GEORGE W. RICHARDS, F. L. SMITH, S. R. PHELPS, L. R. ASHLEY, HENRY ASHLEY, N. M. CLAFLIN, PAUL E. WALKER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$128,527	$124,143	$123,657	$124,492
Liability of directors as makers	12,540	9,715	10,214	11,402
Overdrafts	799	506	383	671
Due from trust companies, banks, bankers and brokers	42,154	17,070	22,473	36,196
Mortgages owned	700	700	700	700
Stocks and bonds	3,100	3,100	3,100	2,600
Specie	3,408	3,938	3,831	3,280
United States legal-tenders and circulating notes of national banks	9,528	9,121	7,692	13,175
Cash items	266	529	269	145
Assets not included in any of the above heads	1,000	1,000	1,000	1,000
Add for cents	3	3	2	2
Total resources	$202,025	$169,825	$173,321	$193,663
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	17,000	18,000	18,000	15,000
Undivided profits	2,658	1,382	2,635	990
Due depositors on demand	157,366	120,442	127,685	152,672
Amount due not included in any of the above heads		5,000		
Add for cents	1	1	1	1
Total liabilities	$202,025	$169,825	$173,321	$193,663

STATE BANK OF PIKE—PIKE.

G. S. VAN GORDER, *President.* (Organized 1892.) JOHN T. SYMES, *Cashier.*

DIRECTORS.

CARLOS STEBBINS, A. P. ADAMS, G. S. VAN GORDER, JOHN N. DAVIDSON, A. N. PECKHAM, N. L. WALKER, A. O. SKIFF, J. D. HELMER, A. L. PARTRIDGE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$59,753	$63,246	$66,339	$74,920
Liability of directors as makers	7,055	6,438	7,109	20,220
Overdrafts	340	485	233	252
Due from trust companies, banks, bankers and brokers	5,700	1,973	3,670	4,653
Real estate	12,884	12,884	13,184	1,405
Stocks and bonds	6,180	5,180	5,180	3,940
Specie	3,597	3,852	3,981	3,403
United States legal-tenders and circulating notes of national banks	3,679	2,200	2,965	2,225
Cash items	29	619	178	1,125
Assets not included in any of the above heads	1,575	1,575	1,575	1,575
Add for cents	3	5	2	3
Total resources	$100,795	$98,457	$104,416	$113,721
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Undivided profits	2,745	1,497	1,706	2,041
Due depositors on demand	61,012	61,708	72,026	75,051
Due to trust companies, banks, bankers and brokers	7,000	2,000		3,000
Due Treasurer of the State of New York	5,037	4,075	5,106	5,000
Amount due not included in any of the above heads		4,176	577	3,628
Add for cents	1	1	1	1
Total liabilities	$100,795	$98,457	$104,416	$113,721

STATE BANK OF RANDOLPH — RANDOLPH.

J. N. COWEN, *President.* (Organized 1874.) J. A. CROWLEY, *Cashier.*

DIRECTORS.

MRS. ANNA E. LEE, ASAHEL CROWLEY, T. E. ADAMS, J. A. CROWLEY, J. C. HURD, CHARLES P. ADAMS, JOEL H. LYMAN, J. N. COWEN, GEORGE E. SEAGER, G. W. FENTON, C. C. RICH.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$181,840	$184,894	$199,093	$179,788
Liability of directors as makers	4,653	5,453	6,300	4,700
Overdrafts	3,948	2,747	2,552	1,204
Due from trust companies, banks, bankers and brokers	40,840	50,012	24,385	44,570
Real estate	17,726	17,726	17,726	17,726
Mortgages owned	7,741	9,191	9,191	9,191
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	9,567	11,227	11,153	10,386
United States legal-tenders and circulating notes of national banks	3,925	3,365	1,181	2,821
Cash items	1,358	911	948	193
Assets not included in any of the above heads	1,100	1,500	1,500	1,500
Add for cents	4	3	2	3
Total resources	$273,702	$288,029	$275,031	$273,082
LIABILITIES.				
Capital	$60,000	$60,000	$60,000	$60,000
Surplus fund	29,000	29,000	29,000	29,000
Undivided profits	3,778	3,020	4,777	1,102
Due depositors on demand	180,331	195,570	179,914	182,422
Due to trust companies, banks, bankers and brokers	592	439	839	557
Amount due not included in any of the above heads			500	
Add for cents	1		1	1
Total liabilities	$273,702	$288,029	$275,031	$273,082

STATE BANK OF SHERMAN — SHERMAN.

ALLEN J. DEAN, *President.* (Organized 1890.) H. F. YOUNG, *Cashier.*

DIRECTORS.

C. H. CORBETT, WILLIAM H. HART, FRANK L. CORNISH, B. J. COFFIN, ALLEN J. DEAN, H. F. YOUNG, C. P. HOLDRIDGE, J. E. OTTAWAY, J. A. SLATBOOM, L. D. GALE, C. M. DOW,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$82,239	$88,430	$95,471	$85,323
Liability of directors as makers	4,943	2,186	4,073	2,971
Overdrafts	845	422	1,187	395
Due from trust companies, banks, bankers and brokers	16,062	13,159	8,599	37,450
Real estate	3,000	3,000	4,000	4,000
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	3,969	4,388	2,736	2,972
United States legal-tenders and circulating notes of national banks	5,726	2,502	3,836	2,461
Cash items	81		156	446
Assets not included in any of the above heads	1,250	1,250		
Add for cents	2	3	1	3
Total resources	$119,117	$116,340	$121,059	$137,021
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	5,000	5,000	5,000	5,000
Undivided profits	3,241	2,277	2,812	3,419
Due depositors on demand	85,875	83,635	88,057	102,902
Due to trust companies, banks, bankers and brokers		361	159	699
Amount due not included in any of the above heads		66	30	
Add for cents	1	1	1	1
Total liabilities	$119,117	$116,340	$121,059	$137,021

STATE BANK OF SYRACUSE — SYRACUSE.

FRANCIS HENDRICKS, *President.* (Organized 1873.) G. A. WOOD, *Cashier.*

DIRECTORS.

FRANCIS HENDRICKS, FRANK HISCOCK, FRANK H. HISCOCK, THOMAS MOLLOY, GEORGE E. DANA, JAMES BARNES, ALBERT K. HISCOCK.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,191,028	$1,280,881	$1,250,640	$1,250,594
Liability of directors as makers	6,900	16,034	13,784	21,155
Overdrafts	20		479	6
Due from trust companies, banks, bankers and brokers	156,057	88,928	123,606	95,679
Real estate	12,587	13,808	23,808	15,718
Mortgages owned	391	691	691	9,691
Stocks and bonds	36,712	22,175	22,175	45,882
Specie	31,170	30,950	31,854	32,124
United States legal-tenders and circulating notes of national banks	57,681	56,702	69,365	54,079
Cash items	4,263	5,500	18,789	6,035
Add for cents	3	3	2	4
Total resources	$1,496,812	$1,515,672	$1,555,193	$1,530,967
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	100,000	100,000	100,000	100,000
Undivided profits	33,719	24,906	29,856	13,858
Due depositors on demand	356,896	534,686	418,988	350,674
Due to trust companies, banks, bankers and brokers	874,297	744,318	888,502	938,634
Due savings banks	25,091			
Due Treasurer of the State of New York	6,807	11,760	17,845	27,800
Add for cents	2	2	2	1
Total liabilities	$1,496,812	$1,515,672	$1,555,193	$1,530,967

THE STATE BANK OF TONAWANDA, N. Y.—NORTH TONAWANDA.

JAMES H. DEGRAFF, *President.* (Organized 1888.) BENJAMIN L. RAND, *Cashier.*

DIRECTORS.

J. H. DEGRAFF, CHRISTOPH C. SCHWINGER, A. A. BELLENGER, P. S. HUMPHREY, WILLIAM MCLAREN, EVERETT B. SIMSON.

RESOURCES.	Statement of condition, Dec. 9. 1896.	Statement of condition March 16, 1897.	Statement of condition. June 9, 1897.	Statement of condition Sept. 15, 1897.
Loans and discounts, less due from directors	$458,027	$437,920	$576,821	$563,098
Liability of directors as makers	416	96	3,296	2,900
Overdrafts	234	181	303	36
Due from trust companies, banks, bankers and brokers	46,751	44,754	40,822	43,463
Real estate	40,700	43,400	49,100	49,100
Mortgages owned	16,150	19,195	13,358	11,714
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	9,864	9,231	9,089	21,883
United States legal-tenders and circulating notes of national banks	4,230	20,224	12,822	5,844
Cash items	7,364	362	8,070	11,225
Assets not included in any of the above heads	12,945	5,700		
Add for cents	3	4	3	3
Total resources	$597,684	$582,067	$714,684	$710,266
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	27,000	20,000	20,000	20,000
Undivided profits	3,286	11,465	10,798	16,025
Due depositors on demand	289,047	246,742	369,710	372,940
Due to trust companies, banks, bankers and brokers	16,659	19,952	46,742	56,995
Due savings banks	7,336	7,365	31,070	32,433
Due Treasurer of the State of New York	30,000	21,600	36,600	36,600
Amount due not included in any of the above heads	124,353	154,941	99,761	75,271
Add for cents	3	2	3	2
Total liabilities	$597,684	$582,067	$714,684	$710,266

BANK OF STATEN ISLAND — STAPLETON.

AUGUSTUS PRENTICE, *President.* (Organized 1885.) OTTO AHLMANN, *Cashier.*

DIRECTORS.

AUGUSTUS PRENTICE, RICHARD L'H. FINCH, OTTO AHLMANN, AUGUSTUS B. PRENTICE, GEO. A. WOOD,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$292,391	$330,238	$386,731	$426,029
Overdrafts	271	841	474	425
Due from trust companies, banks, bankers and brokers	66,474	86,608	51,334	86,914
Real estate	16,816	16,816	16,816	16,816
Stocks and bonds	75,477	37,020	37,020	88,817
Specie	2,933	4,551	4,406	6,419
United States legal-tenders and circulating notes of national banks	19,469	15,576	18,064	24,912
Cash items	13,022	173	386	436
Assets not included in any of the above heads	1,823	1,907	1,989	2,161
Add for cents	2	4	4	3
Total resources	$488,678	$493,734	$517,224	$652,932
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	35,000	35,000	35,000	35,000
Undivided profits	4,869	657	2,992	4,986
Due depositors on demand	423,809	433,077	454,232	587,945
Add for cents				1
Total liabilities	$488,678	$493,734	$517,224	$652,932

THE STRONG STATE BANK — BINGHAMTON.

CYRUS STRONG, *President.* (Organized 1895.) EDWARD L. ROSE, *Cashier.*

DIRECTORS.

CORNELIUS H. ACKERMAN, FRED. BENNETT, P. J. MCTIGHE, GEORGE W. DUNN, F. W. JENKINS, JAMES W. STURTEVANT, CHARLES D. MATTHEWS, MICHAEL MCMAHON, CYRUS STRONG, EDWARD L. ROSE, GEORGE H. BARLOW, ROBERT H. ROSE, CHARLES E. LEE, ARTHUR S. MINER, CYRUS M. STRONG.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$338,877	$353,449	$395,071	$373,716
Liability of directors as makers	67,474	74,875	64,725	111,712
Overdrafts	233	436	218	657
Due from trust companies, banks, bankers and brokers	101,697	179,621	88,448	187,672
Mortgages owned	13,700	13,700	19,700	13,700
Stocks and bonds	16,000	16,000	16,000	16,000
Specie	15,525	16,089	17,380	17,652
United States legal-tenders and circulating notes of national banks	21,732	16,438	20,172	12,635
Cash items	6,625	1,829	2,840	3,687
Assets not included in any of the above heads	3,384	3,384	3,759	3,759
Add for cents	4	1	4	3
Total resources	$585,251	$675,822	$628,317	$741,193
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	35,000	50,000	50,000	50,000
Undivided profits	16,101	5,077	10,865	13,432
Due depositors on demand	398,794	437,790	409,307	521,037
Due to trust companies, banks, bankers and brokers	13,419	30,118	10,308	13,576
Due savings banks	21,935	52,835	47,835	43,147
Add for cents	2	2	2	1
Total liabilities	$585,251	$675,822	$628,317	$741,193

THE BANK OF SUSPENSION BRIDGE — NIAGARA FALLS.

BENJAMIN FLAGLER, *President.* (Organized 1886.) FRANK E. JOHNSON, *Cashier.*

DIRECTORS.

BENJAMIN FLAGLER, SHERMAN S. JEWETT, JAMES LOW, HENRY E. WOODFORD, HENRY C. HOWARD, KONRAD FINK, WALTER P. HORNE, FRANK E. JOHNSON, LOUIS S. SILBERBERG, EUGENE CARY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$167,642	$174,999	$168,233	$174,214
Liability of directors as makers	19,699	20,489	18,750	23,163
Overdrafts	612	265	132	474
Due from trust companies, banks, bankers and brokers	68,693	171,357	119,589	122,852
Real estate				2,509
Mortgages owned		6,000	6,000	
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	3,308	2,373	2,614	5,352
United States legal-tenders and circulating notes of national banks	5,803	10,973	14,551	9,406
Cash items	68	78	177	85
Assets not included in any of the above heads	1,235	1,309	1,446	1,328
Add for cents	1	3	2	3
Total resources	$268,061	$388,846	$332,494	$340,386
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	25,000	25,000	25,000	25,000
Undivided profits	3,289	1,778	4,517	2,490
Due depositors on demand	212,916	334,613	251,569	247,065
Due to trust companies, banks, bankers and brokers	1,855	2,453	26,407	5,270
Amount due not included in any of the above heads				35,559
Add for cents	1	2	1	2
[illegible] liabilities	$268,061	$388,846	$332,494	$340,386

THE SUSQUEHANNA VALLEY BANK — BINGHAMTON.

JAMES W. MANIER, *President.* (Organized 1885.) ARTHUR GRIFFIN, *Cashier.*

DIRECTORS.

JAMES B. WEED, GEORGE A. KENT, SIGMUND J. HIRSCHMANN, GILMAN L. SESSIONS, JAMES W. MANIER, JAMES M. STONE, ROBERT J. BATES, FRANCIS A. PHELPS, CHARLES M. STONE, WILLIAM G. PHELPS, DAVID H. CARVER, ROBERT W. MANIER, ARTHUR GRIFFIN,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$249,007	$269,563	$254,307	$261,144
Liability of directors as makers	36,900	37,000	48,675	39,435
Overdrafts	426	715	660	654
Due from trust companies, banks, bankers and brokers	82,185	63,732	77,513	53,811
Real estate	29,900	31,900	31,900	31,900
Mortgages owned	6,875	6,800	6,800	6,800
Stocks and bonds	21,000	21,000	21,000	21,000
Specie	29,248	24,335	22,164	20,431
United States legal-tenders and circulating notes of national banks	18,880	6,139	9,355	8,245
Cash items	465	1,414	1,246	834
Assets not included in any of the above heads	11,450	11,150	11,050	11,050
Add for cents	2	1	1	2
Total resources	$486,338	$473,749	$484,671	$455,306
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	25,000	25,000	25,000	25,000
Undivided profits	4,541	1,445	3,787	3,114
Due depositors on demand	328,187	318,386	326,843	297,360
Due to trust companies, banks, bankers and brokers	2,417	2,693	2,816	3,455
Due savings banks	26,000	26,000	26,000	26,000
Amount due not included in any of the above heads	192	224	224	376
Add for cents	1	1	1	1
Total liabilities	$486,338	$473,749	$484,671	$455,306

THE BANK OF SYRACUSE — SYRACUSE.

JOHN DUNN, JR., *President.* (Organized 1884.) F. C. EDDY, *Cashier.*

DIRECTORS.

JOHN DUNN, JR., CHARLES P. CLARK, LYMAN C. SMITH, W. L. SMITH, THEODORE L. POOLE, WILBER S. PECK, A. E. NETTLETON, JOHN S. KAUFMANN, F. C. EDDY, HARVEY C. HEMINGWAY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$929,573	$866,600	$897,722	$893,327
Liability of directors as makers	424		117	3,817
Overdrafts	330	763	948	190
Due from trust companies, banks, bankers and brokers	137,784	158,920	216,527	127,632
Real estate	54,739	56,736	73,171	83,046
Mortgages owned	4,447	3,627	3,428	3,367
Stocks and bonds	6,694	1,194	1,194	1,194
Specie	17,604	27,881	32,996	31,925
United States legal-tenders and circulating notes of national banks	48,052	31,204	43,954	46,456
Cash items	8,839	9,731	6,450	10,787
Assets not included in any of the above heads	750			
Add for cents	4	3	4	5
Total resources	$1,209,240	$1,156,659	$1,276,511	$1,201,746
LIABILITIES.				
Capital	$125,000	$125,000	$125,000	$125,000
Surplus fund	100,000	100,000	100,000	100,000
Undivided profits	21,339	11,928	18,414	15,957
Due depositors on demand	844,031	803,499	915,595	842,212
Due to trust companies, banks, bankers and brokers	22,924	19,186	43,933	44,222
Due savings banks	95,945	97,044	23,568	24,353
Due Treasurer of the State of New York			50,000	50,000
Add for cents	1	2	1	2
Total liabilities	$1,209,240	$1,156,659	$1,276,511	$1,201,746

THE TWELFTH WARD BANK OF THE CITY OF NEW YORK—NEW YORK CITY.

EDWARD P. STEERS, *President.* Cor. of Lexington avenue and 125th street. (Organized 1886.) F. B. FRENCH, *Cashier.*

DIRECTORS.

EDWARD P. STEERS, CHARLES W. DAYTON, ATMORE L. BAGGOTT, THOMAS CRAWFORD, ANTONIO RASINES,
ISAAC A. HOPPER, GEORGE H. BURFORD, GEORGE B. BROWN, THEODORE DIETERLIN, DAVID RUTSKY.
GEORGE FENNELL, ENOCH C. BELL, H. H. BARNARD, JOSEPH B. KAISER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$855,892	$901,575	$957,593	$957,263
Liability of directors as makers	46,412	32,924	56,808	44,101
Overdrafts	2,324	1,672	1,703	2,029
Due from trust companies, banks, bankers and brokers	109,230	168,843	160,778	388,567
Real estate	288,134	290,105	293,893	294,325
Mortgages owned	45,526	56,000	56,000	40,900
Stocks and bonds	4,380	7,980	7,980	7,880
Specie	13,889	27,455	23,147	29,725
United States legal-tenders and circulating notes of national banks	70,625	85,783	111,981	89,988
Cash items	50,238	98,930	64,455	45,467
Add for cents	3	2	3	4
Total resources	$1,486,653	$1,671,269	$1,734,341	$1,900,249
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	100,000	100,000	100,000	100,000
Undivided profits	37,345	35,535	42,947	44,673
Due depositors on demand	1,022,548	1,261,112	1,314,844	1,485,675
Due to trust companies, banks, bankers and brokers	50,000			
Due savings banks	75,320	72,558	74,635	69,240
Amount due not included in any of the above heads	1,440	2,064	1,914	660
Add for cents			1	1
Total liabilities	$1,486,653	$1,671,269	$1,734,341	$1,900,249

THE TWENTY-SIXTH WARD BANK OF BROOKLYN — BROOKLYN.

DITMAS JEWELL, *President.* (Organized 1889.) J. K. ALEXANDER, *Cashier.*

DIRECTORS.

D. JEWELL, A. H. W. VAN SICLEN, BERNARD CORRIGAN, CHARLES H. RUSSELL, N. L. RAPALJE, DAVID HOPKINS, A. D. BAIRD, MARTIN BENNETT, ADOLPH KIENDL, H. F. GUNNISON, E. P. HICKOK, JAMES MCGUIGAN, JOHN V. JEWELL,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$318,251	$342,329	$347,387	$303,521
Liability of directors as makers	15,650	26,673	16,200	15,700
Overdrafts			42	67
Due from trust companies, banks, bankers and brokers	41,226	79,997	74,523	114,306
Real estate	61,766	61,766	61,766	61,766
Stocks and bonds	102,745	52,745	52,745	52,745
Specie	6,154	5,013	10,907	6,043
United States legal-tenders and circulating notes of national banks	40,640	26,489	42,224	38,556
Cash items	891	1,336	1,438	1,463
Add for cents	2	2	3	1
Total resources	$587,325	$596,350	$607,235	$594,168
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	50,000	50,000	50,000	50,000
Undivided profits	5,743	2,544	4,574	1,889
Due depositors on demand,	412,977	423,516	423,374	419,371
Due to trust companies, banks, bankers and brokers	2,024	68	3,607	2,757
Due savings banks	16,550	20,191	25,649	18,120
Amount due not included in any of the above heads	30	30	30	2,030
Add for cents	1	1	1	1
Total liabilities	$587,325	$596,350	$607,235	$594,168

CHAS. W. BOGART, *President.* Corner of 3d avenue and 135th street. (Organized 1888.) G. E. EDWARDS, *Cashier.*

DIRECTORS.

JOHN HAFFEN, DAVID B. SICKELS, HENRY L. SCHOOL, GEORGE M. MACKELLAR, ANTON RINSCHLER, JAMES L. WELLS, BRIAN G. HUGHES, CHARLES W. BOGART, ALFRED E. FOUNTAIN, JR., WILLIAM S. BECKLEY, GEORGE E. EDWARDS,

RESOURCES.	Statement of condition. Dec. 9, 1896.	Statement of condition. March 16, 1897.	Statement of condition. June 9, 1897.	Statement of condition. Sept. 15, 1897.
Loans and discounts, less due from directors	$441,748	$402,013	$482,082	$443,257
Liability of directors as makers	2,000			
Overdrafts	329	98	91	209
Due from trust companies, banks, bankers and brokers	104,887	154,096	133,968	200,049
Real estate	20,500	20,500	28,106	46,880
Mortgages owned	50,000	50,000	50,000	50,000
Stocks and bonds	62,288	67,155	67,765	95,062
Specie	21,796	19,855	19,491	26,269
United States legal-tenders and circulating notes of national banks	79,499	81,301	80,070	91,643
Cash items	45,640	33,078	26,091	46,130
Assets not included in any of the above heads	7,045	2,000	2,000	2,700
Add for cents	2	2	2	2
Total resources	$835,734	$830,098	$889,666	$1,002,201
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	20,000	20,000	20,000	20,000
Undivided profits	15,490	16,623	19,438	20,638
Due depositors on demand	675,704	664,824	721,964	840,134
Due to trust companies, banks, bankers and brokers	364	1,093	1,437	5,990
Due savings banks	24,150	27,505	26,775	15,392
Amount due not included in any of the above heads	25	50	50	45
Add for cents	1	3	2	2
Total liabilities	$835,734	$830,098	$889,666	$1,002,201

UNION BANK OF BROOKLYN — BROOKLYN.

STEPHEN M. GRISWOLD, *President.* Fifth avenue and Union street. (Organized 1893.) JAMES T. ASHLEY, *Cashier.*

DIRECTORS.

JOHN MCCARTY, JAMES MCLAREN, HENRY J. STRAUKAMP, EDWIN B. STROUT, JOHN A. BLISS,
STEPHEN M. GRISWOLD, FREDERICK J. GRISWOLD, JAMES ROSS, WILLIAM J. HAZELWOOD, SAMUEL DEAN,
WILLIAM LOCKITT, LOUIS BONERT, THOMAS ADAMS, JR., STEPHEN M. HOYE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$61,780	$78,456	$77,908	$96,091
Liability of directors as makers	6,175	8,500	5,225	10,375
Overdrafts	1	18		108
Due from trust companies banks, bankers and brokers	27,797	52,139	97,266	58,040
Mortgages owned	2,500	2,500	2,500	2,500
Stocks and bonds	220,840	247,115	197,571	194,183
Specie	23,717	10,715	15,409	15,460
United States legal-tenders and circulating notes of national banks	31,200	7,500	7,705	12,800
Cash items	4,793	6,790	5,838	8,094
Assets not included in any of the above heads	3,200	3,200	3,200	4,020
Add for cents	3	2	2	4
Total resources	$382,006	$416,935	$412,624	$401,675
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	50,000	50,000	50,000	50,000
Undivided profits	4,469	596	3,887	1,570
Due depositors on demand	227,536	266,339	258,736	250,105
Add for cents	1		1	
Total liabilities	$382,006	$416,935	$412,624	$401,675

UNION BANK — BUFFALO.

H. A. MENKER, *President.* 496 Main street. (Organized 1891.) JAMES KERR, *Cashier.*

DIRECTORS.

J. F. SHEEHAN, JOHN STROOTMAN, E. J. HINGSTON, H. A. MENKER, ALEXANDER MCMASTER, DANIEL H. PERSON, EUGENE KLEIN, HENRY ZIPP, ADAM CORNELIUS, ALEX. CLARK, HENRY BREITWIESER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$721,851	$582,896	$604,369	$593,516
Liability of directors as makers	26,505	29,446	35,588	46,539
Overdrafts	1,881	1,376	1,260	2,710
Due from trust companies, banks, bankers and brokers	127,604	75,911	110,944	207,323
Real estate	31,379	57,197	58,385	58,804
Mortgages owned	4,152	3,546	3,546	1,768
Stocks and bonds	3,874	4,787	5,350	11,561
Specie	22,551	21,300	21,026	29,834
United States legal-tenders and circulating notes of national banks	42,402	40,432	41,441	46,151
Cash items	5,558	4,793	6,664	12,752
Assets not included in any of the above heads	6,000	6,000	5,000	5,000
Add for cents	4	3	5	4
Total resources	$993,761	$827,687	$893,578	$1,015,962
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	30,000	30,000	30,000	30,000
Undivided profits	28,995	21,651	25,088	24,778
Due depositors on demand	587,961	442,855	475,759	587,006
Due to trust companies, banks, bankers and brokers	28,480	13,053	17,399	35,706
Due savings banks	118,325	120,126	120,330	113,471
Due Treasurer of the State of New York			25,000	25,000
Add for cents		2	2	1
Total liabilities	$993,761	$827,687	$893,578	$1,015,962

UNION BANK OF MEDINA — MEDINA.

G. A. NEWELL, *President.* (Organized 1861.) HARRY F. WELTON, *Cashier.*

DIRECTORS.

HARRY F. WELTON, GEORGE A. NEWELL, HOMER J. LUTHER, FRANCIS H. WHIPPLE, CLARA W. LUTHER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$133,871	$134,778	$143,853	$141,866
Liability of directors as makers	2,035		1,500	1,400
Overdrafts	1,124	475	767	844
Due from trust companies, banks, bankers and brokers	34,583	52,841	39,651	46,900
Real estate	22,000	22,000	22,000	22,000
Mortgages owned	1,287	1,287	1,287	1,287
Stocks and bonds	6,480	6,480	6,500	6,500
Specie	7,381	9,696	9,475	7,318
United States legal-tenders and circulating notes of national banks	13,495	5,023	3,035	4,432
Cash items	726	726	1,437	666
Assets not included in any of the above heads	750	750	750	750
Add for cents	2	2	3	3
Total resources	$223,734	$234,058	$230,258	$233,966
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	20,000	20,000	20,000	20,000
Undivided profits	399	769	1,282	2,011
Due depositors on demand	147,518	162,981	158,337	161,951
Due to trust companies, banks, bankers and brokers	5,816	307	639	2
Add for cents	1	1		2
Total liabilities	$223,734	$234,058	$230,258	$233,966

UNION BANK OF ROCHESTER — ROCHESTER.

ERICKSON PERKINS, *President.* (Organized 1885.) GILMAN N. PERKINS, *Cashier.*

DIRECTORS.

GILMAN H. PERKINS, E. S. ETTENHEIMER, FRANK TAYLOR, BENJAMIN E. CHASE, A. E. WOLFF, J. ALEX. HAYDEN, ERICKSON PERKINS, HENRY G. DANFORTH, GILMAN N. PERKINS, HAROLD C. KIMBALL.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$978,369	$936,616	$889,800	$886,566
Overdrafts	2,085	983	1,614	808
Due from trust companies, banks, bankers and brokers	137,152	141,794	130,966	131,992
Real estate	97,129	97,119	171,978	258,444
Mortgages owned	86,797	109,489	96,826	86,521
Stocks and bonds	238,450	376,006	403,916	457,835
Specie	18,881	10,492	8,867	4,940
United States legal-tenders and circulating notes of national banks	61,332	80,805	64,455	85,386
Cash items	19,921	25,935	16,190	6,919
Add for cents	4	3	3	3
Total resources	$1,640,120	$1,779,242	$1,784,615	$1,919,414
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	150,000	150,000	100,000	100,000
Undivided profits	1,498	492	45,119	27,804
Due depositors on demand	1,078,166	1,170,471	1,186,399	1,143,553
Due to trust companies, banks, bankers and brokers	30,419	73,277	72,876	196,057
Due savings banks	180,000	185,000	180,000	180,000
Amount due not included in any of the above heads	36		220	72,000
Add for cents	1	2	1	
Total liabilities	$1,640,120	$1,779,242	$1,784,615	$1,919,414

UNION SQUARE BANK OF THE CITY OF NEW YORK — NEW YORK CITY.

FREDERICK WAGNER, *President.* (No. 8 Union Square. Organized 1889.) JACOB W. SCHEU, *Cashier.*

DIRECTORS.

HENRY BISCHOFF, JR., P. H. DUGRO, S. D. FOLSOM, JOHN J. GIBBONS, JOHN G. GRISSLER, CHARLES GOELLER, HENRY IDEN, PAUL LOESER, HERMAN H. RIES, B. J. LUDWIG, HENRY BISCHOFF, L. C. RAEGENER, GEO. H. STONEBRIDGE, JR., ADAM FAHS, EDWARD UHL, FREDERICK WAGNER, ADAM WEBER, HENRY BREUNICH, JACOB W. SCHEU, R. RODRIGUEZ, CHARLES OTTMANN, NICHOLAS SCHULTZ, M. S. BUTTLES,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,733,045	$1,793,958	$1,842,182	$1,974,114
Liability of directors as makers	102,453	88,002	108,215	102,393
Overdrafts	684		256	98
Due from trust companies, banks, bankers and brokers	313,413	356,783	497,664	305,772
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	45,383	47,989	62,641	38,632
United States legal-tenders and circulating notes of national banks	279,537	248,179	207,474	229,763
Cash items	158,279	114,780	113,804	142,512
Add for cents	3	1	2	1
Total resources	$2,633,797	$2,650,692	$2,833,238	$2,794,285
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	200,000	200,000	200,000	200,000
Undivided profits	51,405	55,904	61,980	71,293
Due depositors on demand	2,182,391	2,194,788	2,371,258	2,318,991
Amount due not included in any of the above heads				4,000
Add for cents	1			1
Total liabilities	$2,633,797	$2,650,692	$2,833,238	$2,794,285

UNIVERSITY BANK — ALFRED.

WILLIAM H. CRANDALL, *President.* (Organized 1894.) E. E. HAMILTON, *Cashier.*

DIRECTORS.

WILLIAM H. CRANDALL, E. P. SAUNDERS, J. G. ALLEN, A. B. COTTRELL, E. E. HAMILTON, CHARLES C. CHAMPLIN, R. B. GRIFFIN, A. E. CRANDALL,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15. 1897.
Loans and discounts, less due from directors	$30,801	$33,103	$34,541	$49,341
Liability of directors as makers	800		300	1,150
Overdrafts	9	24	1,008	45
Due from trust companies, banks, bankers and brokers	2,443	1,864	10,595	1,525
Real estate	5,000	5,000	5,000	4,000
Mortgages owned	370	370		325
Stocks and bonds	5,347	3,635	3,440	4,364
Specie	1,877	2,114	2,656	2,356
United States legal-tenders and circulating notes of national banks	1,025	1,224	1,177	1,345
Cash items	233	1,966	232	432
Assets not included in any of the above heads	3,085	3,000	3,100	2,000
Add for cents	2	3	3	2
Total resources	$50,992	$52,303	$62,052	$66,885
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	1,000	1,500	1,500	1,500
Undivided profits	1,740	921	1,292	481
Due depositors on demand	23,252	24,881	34,259	38,403
Amount due not included in any of the above heads				1,500
Add for cents		1	1	1
Total liabilities	$50,992	$52,303	$62,052	$66,885

THE WALLABOUT BANK — BROOKLYN.

CHAS. M. ENGLIS, *President.* (Organized 1888.) JOSEPH B. PIGOT, *Cashier.*

DIRECTORS.

I. M. BON, CHARLES E. DINGEE, CHARLES M. ENGLIS, JOHN H. HOEFT, EDWIN LUDLAM, WILLIAM H. MALE, JOSEPH B. PIGOT, ALONZO SLOTE, HERMANN LINS, CASIMIR TAG, JESSE JOHNSON, BENJAMIN F. BLAIR, FRANK RUDD, W. OSCAR SHADBOLT, LOWELL M. PALMER.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$409,144	$379,393	$395,831	$373,124
Liability of directors as makers	15,492	15,667	15,492	13,492
Overdrafts	220		93	10
Due from trust companies, banks, bankers and brokers	51,250	72,333	113,603	115,594
Stocks and bonds	80,066	82,718	88,214	90,071
Specie	10,528	12,247	12,139	12,221
United States legal-tenders and circulating notes of national banks	26,757	39,817	42,989	40,694
Cash items	15,390	28,904	17,205	20,494
Assets not included in any of the above heads	3,658	3,658	3,658	3,000
Add for cents	5	3	3	3
Total resources	$612,510	$634,740	$689,227	$668,703
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	25,000	25,000	25,000	25,000
Undivided profits	9,615	4,791	8,120	4,267
Due depositors on demand	477,895	504,948	556,107	539,423
Amount due not included in any of the above heads				12
Add for cents		1		1
Total liabilities	$612,510	$634,740	$689,227	$668,703

THE BANK OF WAYNE OF LYONS, N. Y. — LYONS.

ORLANDO F. THOMAS, *President.* (Organized 1895.) H. F. ZIMMERLIN, *Cashier.*

DIRECTORS.

ORLANDO F. THOMAS, GEORGE MAPES, WILLIAM S. SCOTT, JOSEPH C. MYERS, FRANZ C. ZIMMERLIN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$84,082	$82,758	$111,755	$102,772
Liability of directors as makers	21,750	5,500	3,550	2,450
Overdrafts	623	171	241	
Due from trust companies, banks, bankers and brokers	31,441	77,693	48,777	57,194
Real estate	7,522	7,534	7,518	7,502
Stocks and bonds	3,510	1,110	1,110	1,110
Specie	1,811	1,895	5,478	2,893
United States legal-tenders and circulating notes of national banks	2,843	5,433	2,339	5,765
Cash items	536	716	990	806
Assets not included in any of the above heads	1,824	1,847	1,847	1,917
Add for cents	5	3	4	3
Total resources	$155,947	$184,660	$183,609	$182,412
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	10,000	10,000	10,000	10,000
Undivided profits	3,749	4,524	5,419	6,537
Due depositors on demand	90,716	119,841	116,624	103,944
Due to trust companies, banks, bankers and brokers	1,481	294	1,566	1,930
Due Treasurer of the State of New York				10,000
Add for cents	1	1		1
Total liabilities	$155,947	$184,660	$183,609	$182,412

WELLS, FARGO & COMPANY'S BANK—NEW YORK CITY.

JOHN J. VALENTINE, *President.* 63 Broadway. (Organized 1893.) H. B. PARSONS, *Cashier.*

DIRECTORS.

JOHN J. VALENTINE, EMORY A. STEDMAN, J. B. ARTHUR, HOSMER B. PARSONS, WILLIAM A. JENNINGS,
DUDLEY EVANS, WILLIAM V. NEVINS, HOMER S. KING, ALPHONSE W. ZIMMERMAN, JOSEPH C. GOTHWAITE,
H. E. MANCHESTER, W. R. HUNTINGTON.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$180,598	$310,855	$348,532	$191,264
Overdrafts	12,064	9,216	22,390	18,905
Due from trust companies, banks, bankers and brokers	1,547,431	2,750,778	1,815,495	2,980,340
Real estate	2,644	2,644	2,644	2,644
Stocks and bonds	234,685	233,166	233,166	231,647
Specie	6,727	742	751	1,927
United States legal-tenders and circulating notes of national banks	12,631	24,380	19,652	31,979
Cash items	20,079	23,904	27,007	28,462
Assets not included in any of the above heads	876,472	719,767	721,764	901,551
Add for cents	4	3	3	3
Total resources	$2,893,335	$4,075,455	$3,191,404	$4,388,722
LIABILITIES.				
Capital	$500,000	$500,000	$500,000	$500,000
Surplus fund	100,000	100,000	100,000	100,000
Undivided profits	25,638	17,987	11,879	24,541
Due depositors on demand	1,149,912	1,373,643	1,460,263	2,118,030
Due to trust companies, banks, bankers and brokers	1,117,784	2,063,019	1,112,912	1,638,379
Due savings banks		20,805	6,349	7,770
Add for cents	1	1	1	2
Total liabilities	$2,893,335	$4,075,455	$3,191,404	$4,388,722

WEST SIDE BANK — NEW YORK CITY.

C. F. TIETJEN, *President.* 485 Eighth avenue. (Organized 1869.) THEODORE M. BERTINE, *Cashier.*

DIRECTORS.

JOHN MULFORD, CHRISTIAN F. TIETJEN, JOSPH STERN, MAYER EISEMANN, FRED'K BECK, FRED'K K. KELLER, S. W. ALBRO, ALBERT S. ROE, SAMUEL D. STYLES, CHARLES ROHE, AUGUST FINCK, W. EDGAR PRUDEN, THOMAS STOKES, GEORGE KARSCH, JOSEPH EASTMAN.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$1,624,927	$1,786,961	$1,879,773	$1,816,529
Liability of directors as makers	71,529	82,975	107,612	133,450
Overdrafts	245	632	57	775
Due from trust companies, banks, bankers and brokers	97,476	88,230	116,516	126,546
Real estate	13,682	14,057	14,122	13,790
Mortgages owned	2,000			
Stocks and bonds	415,485	414,951	414,020	413,474
Specie	185,019	211,096	236,642	237,724
United States legal-tenders and circulating notes of national banks	497,794	515,078	508,499	408,054
Cash items	135,247	141,841	134,863	151,038
Add for cents	3	3	4	4
Total resources	$3,043,407	$3,255,824	$3,412,108	$3,301,384
LIABILITIES.				
Capital	$200,000	$200,000	$200,000	$200,000
Surplus fund	250,000	250,000	250,000	250,000
Undivided profits	73,373	70,116	84,738	77,249
Due depositors on demand	2,422,140	2,628,744	2,772,476	2,662,057
Due to trust companies, banks, bankers and brokers	5,000	5,000	5,000	5,000
Due savings banks	92,893	101,963	99,894	103,077
Amount due not included in any of the above heads				4,000
Add for cents	1	1		1
Total liabilities	$3,043,407	$3,255,824	$3,412,108	$3,301,384

WHITE PLAINS BANK — WHITE PLAINS.

DAVID CROMWELL, *President.* (Organized 1893.) CHAS. PROPHET, *Cashier.*

DIRECTORS.

CHARLES P. SHERWOOD, JAMES H. MORAN, JOHN HOAG, MOSES W. TAYLOR, F. H. NOWILL,
DAVID CROMWELL, CHARLES C. HAVILAND, CHARLES PHOPHET, ISAAC PURDY.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$113,285	$102,546	$97,584	$110,604
Liability of directors as makers	4,750	3,200	5,200	5,165
Overdrafts		7		63
Due from trust companies, banks, bankers and brokers	28,163	32,778	38,698	32,136
Stocks and bonds	88,850	88,721	79,393	86,732
Specie	7,384	5,122	2,384	4,797
United States legal-tenders and circulating notes of national banks	13,816	11,184	13,944	13,835
Cash items	851	67	126	182
Assets not included in any of the above heads	3,000	2,500	2,500	2,500
Add for cents	2	3	1	2
Total resources	$260,101	$246,128	$239,830	$256,016
LIABILITIES.				
Capital	$50,000	$50,000	$50,000	$50,000
Surplus fund	2,500	2,500	2,500	2,500
Undivided profits	9,627	9,866	11,116	12,501
Due depositors on demand	189,597	176,811	166,374	184,891
Due to trust companies, banks, bankers and brokers	1,431	2,291	3,437	2,909
Due savings banks	6,945	4,659	6,402	3,213
Add for cents	1	1	1	2
Total liabilities	$260,101	$246,128	$239,830	$256,016

THE WOODHAVEN BANK — WOODHAVEN.

WM. F. WYCKOFF, *President.* (Organized 1891.) JOHN L. WYCKOFF, *Cashier.*

DIRECTORS.

WILLIAM F. WYCKOFF, F. RAYMOND, WILLIAM H. STATESIR, F. H. CORWIN, W. E. MAYNARD, JOHN L. WYCKOFF, EARL A. GILLESPIE, H. M. DE RONDE, L. E. DE LA VERGNE.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$67,202	$59,345	$71,738	$73,482
Liability of directors as makers	2,520	12,320	7,518	7,368
Overdrafts	26	25	53	6
Due from trust companies, banks, bankers and brokers	1,919	9,283	4,918	58,810
Real estate	8,000	8,000		
Mortgages owned	1,800	1,800	8,600	8,600
Stocks and bonds	43,760	39,710	39,710	86,548
Specie	755	1,053	1,208	675
United States legal-tenders and circulating notes of national banks	5,258	4,774	5,837	10,930
Assets not included in any of the above heads	500	500	500	
Add for cents	2	2	1	2
Total resources	$131,742	$136,812	$140,083	$246,421
LIABILITIES.				
Capital	$25,000	$25,000	$25,000	$25,000
Surplus fund	5,000	5,000	5,000	5,000
Undivided profits	993	1,765	2,869	3,577
Due depositors on demand	97,999	95,451	106,313	210,986
Due to trust companies, banks, bankers and brokers	2,750	595	901	1,857
Amount due not included in any of the above heads		9,000		
Add for cents		1		1
Total liabilities	$131,742	$136,812	$140,083	$246,421

THE BANK OF WORCESTER — WORCESTER.

P. G. WIETING, *President.* (Organized 1884.) GEORGE B. CRIPPEN, *Cashier.*

DIRECTORS.

P. G. WIETING, JOSEPH MULTER, M. W. HOWE, JAMES E. DANTE, P. F. CRIPPEN,
M. H. MULTER, JAMES JOHNSON, GEORGE B. CRIPPEN, E. F. KNAPP.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$50,550	$54,237	$51,057	$49,674
Liability of directors as makers	6,591	3,156	3,233	2,693
Overdrafts	54	127	178	90
Due from trust companies, banks, bankers and brokers	13,709	5,532	9,405	14,921
Mortgages owned	57,204	55,750	53,435	54,055
Stocks and bonds	1,100	1,060	1,060	1,060
Specie	3,727	3,171	4,200	4,537
United States legal-tenders and circulating notes of national banks	4,326	4,265	1,709	2,429
Cash items	86	67	170	175
Assets not included in any of the above heads	1,200	1,200	1,200	1,200
Add for cents	2	2	2	3
Total resources	$138,549	$128,567	$125,649	$130,837
LIABILITIES.				
Capital	$30,000	$30,000	$30,000	$30,000
Surplus fund		10,000	10,000	10,000
Undivided profits	15,458	4,688	5,395	6,609
Due depositors on demand	92,072	83,387	79,540	83,337
Due to trust companies, banks, bankers and brokers	1,018	431	713	889
Amount due not included in any of the above heads		60		
Add for cents	1	1	1	2
Total liabilities	$138,549	$128,567	$125,649	$130,837

YORKVILLE BANK — NEW YORK CITY.

R. VAN DER EMDE, *President.* (Third avenue, corner Eighty-fifth street. Organized 1893.) WM. L. FRANKENBACH, *Cashier.*

DIRECTORS.

RICHARD H. ADAMS, HENRY F. POGGENBURG, THOMAS E. CRIMMINS, JACOB RUPPERT, JR., HENRY DIEDEL, RANDOLPH GUGGENHEIMER, GUSTAV E. STECHERT, KARL HUTTER, R. VAN DER EMDE, LOUIS VON BERNUTH, JACOB SCHLOSSER, E. B. AMEND, LEOPOLD SCHMID, CHAS. C. CLAUSEN, EMIL UNGER.

RESOURCES.	Statement of condition. Dec. 9, 1896.	Statement of condition. March 16, 1897.	Statement of condition. June 9, 1897.	Statement of condition. Sept. 15, 1897.
Loans and discounts, less due from directors	$688,655	$741,079	$786,247	$851,300
Liability of directors as makers	12,802	6,000	41,000	54,250
Overdrafts		28	537	228
Due from trust companies, banks, bankers and brokers	125,565	159,472	180,814	114,405
Stocks and bonds	103,121	102,693	113,692	118,563
Specie	56,794	72,825	75,625	64,195
United States legal-tenders and circulating notes of national banks	60,154	67,240	67,912	67,823
Cash items	46,958	31,845	36,641	74,282
Assets not included in any of the above heads	4,000	4,699	4,200	4,575
Add for cents	2	3	3	2
Total resources	$1,098,051	$1,185,884	$1,306,671	$1,349,623
LIABILITIES.				
Capital	$100,000	$100,000	$100,000	$100,000
Surplus fund	75,000	75,000	75,000	75,000
Undivided profits	17,911	24,018	30,019	37,689
Due depositors on demand	900,212	983,870	1,093,138	1,130,072
Due to trust companies, banks, bankers and brokers	4,927	2,995	8,512	6,861
Add for cents	1	1	2	1
Total liabilities	$1,098,051	$1,185,884	$1,306,671	$1,349,623

HOWELL M. REEVE, BANKER — RIVERHEAD.

HOWELL M. REEVE, *Sole Owner.*

(Organized 1879.)

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$18,174	$19,023	$17,636	$22,657
Due from trust companies, banks, bankers and brokers	19,337	16,960	12,702	30,894
Real estate	3,500	3,500	3,500	3,500
Mortgages owned	11,400	11,400	14,800	14,800
Stocks and bonds	1,000	1,000	1,000	1,000
Specie	2,641	2,412	2,229	2,637
United States legal-tenders and circulating notes of national banks	5,016	2,840	1,945	5,159
Cash items	456	613	312	427
Add for cents	2	2	1	2
Total resources	$61,526	$57,750	$54,125	$81,076
LIABILITIES.				
Capital	$5,000	$5,000	$5,000	$5,000
Surplus fund	2,000	2,000	2,000	2,000
Due depositors on demand	54,268	50,448	46,615	73,114
Due to trust companies, banks, bankers and brokers	257	302	509	961
Add for cents	1		1	1
Total liabilities	$61,526	$57,750	$54,125	$81,076

INDIVIDUAL BANKING COMPANY — DE RUYTER.

B. S. BRYANT, *President.* (Organized 1889.) F. S. MITCHELL, *Cashier.*

DIRECTORS.

C. H. MAXSON, A. R. BRYANT, M. E. TALLETT, B. S. BRYANT, H. P. MITCHELL, E. H. LEE, F. S. MITCHELL,

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$22,017	$26,329	$27,426	$29,022
Overdrafts	177	5	30	4
Due from trust companies, banks, bankers and brokers	16,736	16,464	34,434	22,848
Mortgages owned	6,675	7,375	7,375	7,375
Stocks and bonds	4,500	4,500	5,000	5,500
Specie	5,775	6,344	5,975	6,524
United States legal-tenders and circulating notes of national banks	3,000	2,830	2,950	2,511
Cash items	288	447	348	23
Assets not included in any of the above heads	832	832	832	732
Add for cents	3	3	2	2
Total resources	$60,003	$65,129	$84,372	$74,541
LIABILITIES.				
Capital	$10,000	$10,000	$10,000	$10,000
Surplus fund	2,000	2,000	2,000	2,000
Undivided profits	2,323	2,516	2,167	2,478
Due depositors on demand	45,679	50,612	70,205	60,063
Add for cents	1	1		
Total liabilities	$60,003	$65,129	$84,372	$74,541

LEONARD STORY, INDIVIDUAL BANKER — WATERLOO.

LEONARD STORY, *Sole Owner.*

(Organized 1889.)

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$125,957	$35,085		
Overdrafts	1,487			
Due from trust companies, banks, bankers and brokers	8,221			
Stocks and bonds	1,000	1,000		
Specie	196	35		
United States legal-tenders and circulating notes of national banks	7,028	2,750		
Cash items	1,910			
Add for cents	1	1		
Total resources	$145,800	$38,871		
LIABILITIES.				
Capital	$25,000	$25,000		
Surplus fund	5,000	4,000		
Undivided profits	1,435	233		
Due depositors on demand	114,059	9,637		
Due to trust companies, banks, bankers and brokers	306			
Add for cents		1		
Total liabilities	$145,800	$38,871		

SUMMARY showing the aggregate Resources and Liabilities of the State banks of deposit and discount, as exhibited by their reports to the Superintendent of Banks, on the several dates named below.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$163,423,157	$164,840,278	$166,786,006	$174,202,642
Liability of directors as makers	5,960,704	5,796,201	6,473,649	6,412,205
Overdrafts	211,060	151,672	189,067	198,826
Due from trust companies, banks, bankers and brokers	26,554,322	30,464,918	29,305,132	34,356,894
Real estate	8,822,872	9,025,757	9,428,186	9,595,978
Mortgages owned	3,077,228	3,200,215	3,239,689	3,132,322
Stocks and bonds	14,731,852	16,482,198	17,197,169	17,925,336
Specie	16,154,721	16,695,298	18,234,359	17,507,651
United States legal-tenders and circulating notes of national banks	19,905,659	21,136,920	23,950,199	19,011,543
Cash items	20,215,229	22,697,386	20,951,946	45,470,008
Assets not included in any of the above heads	1,634,390	1,402,349	1,289,504	1,458,469
Add for cents	661	643	669	665
Total resources	$280,691,855	$291,893,835	$297,045,575	$329,272,539
LIABILITIES.				
Capital	$31,020,700	$30,787,120	$30,730,700	$30,570,700
Surplus fund	19,400,612	19,288,276	19,194,763	19,291,544
Undivided profits	8,398,268	7,966,040	8,537,213	7,983,495
Due depositors on demand	185,710,087	192,344,094	195,535,405	224,349,746
Due to trust companies, banks, bankers and brokers	21,427,362	27,585,861	27,357,455	32,121,522
Due savings banks	13,086,090	12,436,326	11,343,392	11,585,692
Due Treasurer of the State of New York	1,130,807	1,070,715	3,707,055	2,689,088
Amount due not included in any of the above heads	517,604	415,064	639,248	680,410
Add for cents	325	339	344	342
Total liabilities	$280,691,855	$291,893,835	$297,045,575	$329,272,539

AGGREGATE Resources and Liabilities of the State Banks in the city of New York, as shown by their reports on the several dates named below.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$92,303,292	$95,049,598	$94,653,963	$102,511,208
Liability of directors as makers	2,306,491	2,361,789	2,836,960	2,629,228
Overdrafts	35,538	29,052	47,391	47,167
Due from trust companies, banks, bankers and brokers	12,502,000	14,527,605	13,500,683	14,894,300
Real estate	5,079,861	5,195,488	5,352,326	5,375,701
Mortgages owned	574,871	646,071	720,261	619,136
Stocks and bonds	7,079,415	8,316,524	8,648,484	8,509,309
Specie	13,051,724	13,515,386	14,996,743	14,330,734
United States legal-tenders and circulating notes of national banks	15,511,900	17,105,483	19,575,324	14,646,901
Cash items	19,029,138	21,499,434	19,689,890	43,899,743
Assets not included in any of the above heads	1,084,859	922,471	861,912	1,046,674
Add for cents	108	96	99	100
Total resources	$168,559,197	$179,168,997	$180,884,036	$208,510,201
LIABILITIES.				
Capital	$14,822,700	$14,822,700	$14,822,700	$14,822,700
Surplus fund	11,887,700	11,727,700	11,779,700	11,815,183
Undivided profits	3,752,360	3,738,109	3,930,371	3,761,200
Due depositors on demand	112,709,108	117,835,666	119,076,011	143,497,187
Due to trust companies, banks, bankers and brokers	16,179,078	22,527,626	21,851,495	25,840,283
Due savings banks	8,879,116	8,060,002	7,220,136	7,698,109
Due Treasurer of the State of New York	200,794	428,161	2,128,589	940,983
Amount due not included in any of the above heads	128,297	28,988	65,988	134,505
Add for cents	44	45	46	51
Total liabilities	$168,559,197	$179,168,997	$180,884,036	$208,510,201

AGGREGATE Resources and Liabilities of the State Banks (including the individual banks) outside of the city of New York, as shown by their reports on the several dates named below.

RESOURCES.	Statement of condition, Dec. 9, 1896.	Statement of condition, March 16, 1897.	Statement of condition, June 9, 1897.	Statement of condition, Sept. 15, 1897.
Loans and discounts, less due from directors	$71,119,865	$69,790,680	$72,132,043	$71,691,434
Liability of directors as makers	3,654,213	3,434,412	3,636,689	3,782,977
Overdrafts	175,512	122,620	141,676	151,659
Due from trust companies, banks, bankers and brokers	14,052,322	15,937,313	15,804,449	19,462,594
Real estate	3,743,011	3,830,269	4,075,860	4,220,277
Mortgages owned	2,502,357	2,554,144	2,519,428	2,513,186
Stocks and bonds	7,652,437	8,165,674	8,548,685	9,416,027
Specie	3,102,997	3,179,912	3,237,616	3,176,917
United States legal-tenders and circulating notes of national banks	4,393,753	4,031,437	4,374,875	4,364,642
Cash items	1,186,091	1,197,952	1,262,056	1,570,267
Assets not included in any of the above heads	549,531	479,878	427,592	411,795
Add for cents	471	452	462	464
Total resources	$112,132,560	$112,724,743	$116,161,431	$120,762,239
LIABILITIES.				
Capital	$16,198,000	$15,964,420	$15,908,000	$15,748,000
Surplus fund	7,512,912	7,560,576	7,415,063	7,476,361
Undivided profits	4,645,908	4,227,931	4,597,842	4,222,295
Due depositors on demand	73,000,979	74,508,428	76,459,394	80,852,559
Due to trust companies, banks, bankers and brokers	5,248,284	5,058,235	5,505,960	6,281,239
Due savings banks	4,206,974	4,376,324	4,123,256	3,887,583
Due Treasurer of the State of New York	930,013	642,554	1,578,466	1,748,105
Amount due not included in any of the above heads	389,307	386,076	573,260	545,905
Add for cents	183	199	190	192
Total liabilities	$112,132,560	$112,724,743	$116,161,431	$120,762,239

RESERVE DEPOSITARIES.

The following is a list of State and National Banks and Trust Companies which have been approved and designated by the Superintendent of Banks as depositaries of lawful money reserve, pursuant to section 44 of Chapter 689, Laws of 1892 (the new Banking Law), to wit:

NAME AND LOCATION OF DEPOSITARY.	Capital.	Surplus and profit as shown per last report.
ALBANY.		
Albany City National Bank	$300,000	$55,023
Albany County Bank	250,000	52,193
First National Bank	200,000	147,890
Mechanics and Farmers' Bank	250,000	944,186
National Commercial Bank	300,000	788,288
National Exchange Bank	300,000	66,813
New York State National Bank	250,000	313,317
BINGHAMTON.		
Binghamton Trust Company	300,000	150,131
BROOKLYN.		
Brooklyn Bank	300,000	159,426
Brooklyn Trust Company	1,000,000	1,530,536
First National Bank	300,000	936,835
Franklin Trust Company	1,000,000	932,676
Fulton Bank, The	200,000	179,991
Hamilton Trust Company	500,000	527,694
Kings County Trust Company	500,000	743,699
Long Island Loan and Trust Company	500,000	412,295
Manufacturers' Trust Company	500,000	595,902
Mechanics' Bank	500,000	420,558
Nassau Trust Company of the City of Brooklyn	500,000	271,580
People's Trust Company	1,000,000	1,118,924
Sprague National Bank	200,000	210,088

RESERVE DEPOSITARIES — (*Continued*).

NAME AND LOCATION OF DEPOSITARY.	Capital.	Surplus and profit as shown per last report.
BUFFALO.		
American Exchange Bank	$200,000	$119,516
Buffalo, The Bank of	300,000	341,243
Buffalo Commercial Bank, The	250,000	65,839
Buffalo Loan, Trust and Safe Deposit Company	200,000	56,000
City Bank, The, Buffalo, N. Y.	300,000	175,996
Columbia National Bank	200,000	22,458
Ellicott Square Bank of Buffalo	300,000	13,982
Farmers and Mechanics' Bank, The	200,000	120,549
Fidelity Trust and Guaranty Company	500,000	135,093
German-American Bank of Buffalo	200,000	99,060
Manufacturers and Traders' Bank	900,000	558,552
Marine Bank of Buffalo, The	200,000	865,560
Merchants' Bank of Buffalo	300,000	181,613
Metropolitan Bank of Buffalo	200,000	105,910
People's Bank of Buffalo	300,000	100,087
Union Bank, Buffalo	200,000	54,778
ELMIRA.		
Chemung Canal Bank	300,000	560,513
NEW YORK CITY.		
America, Bank of	1,500,000	2,502,957
American Exchange, National Bank	5,000,000	2,545,564
Astor Place Bank	250,000	351,712
Atlantic Trust Company	1,000,000	526,036
Bank of New York, National Banking Association	2,000,000	1,852,846
Bank of the State of New York	1,200,000	518,859
Bowery Bank of New York, The	250,000	606,419
Central Trust Company	1,000,000	6,679,840
Chemical National Bank	300,000	7,368,332
Clinton Bank	300,000	32,307
Colonial Trust Company	1,000,000	514,239

RESERVE DEPOSITARIES — (*Continued*).

NAME AND LOCATION OF DEPOSITARY.	Capital.	Surplus and profits as shown per last report.
NEW YORK CITY (*Continued*).		
Columbia Bank	$300,000	$214,435
Continental National Bank	1,000,000	218,162
Continental Trust Company	500,000	353,666
Corn Exchage Bank	1,000,000	1,228,383
Farmers' Loan and Trust Company	1,000,000	4,589,856
Fifth National Bank	200,000	312,484
Gallatin National Bank	1,000,000	1,678,313
Gansevoort Bank, The	200,000	23,762
Garfield National Bank, The	200,000	803,320
German-American Bank, The	750,000	277,819
German Exchange Bank, The	200,000	565,652
Germania Bank of the City of New York, The	200,000	710,425
Greenwich Bank, The	200,000	171,240
Guarantee Trust Company of New York	2,000,000	2,651,075
Hamilton Bank of New York City	200,000	80,893
Hanover National Bank	1,000,000	2,153,329
Hide and Leather National Bank	500,000	133,461
Hudson River Bank	200,000	181,905
Importers and Traders' National Bank	1,500,000	5,557,462
Irving National Bank	500,000	345,930
Knickerbocker Trust Company	1,000,000	577,196
Liberty National Bank	500,000	282,293
Lincoln National Bank	300,000	625,059
Manhattan Company, The	2,050,000	2,088,698
Manhattan Trust Company	1,000,000	470,830
Mechanics and Traders' Bank, The	400,000	226,234
Mechanics' National Bank	2,000,000	2,042,527
Mercantile National Bank	1,000,000	996,763
Mercantile Trust Company	2,000,000	2,785,557
Merchants' Exchange National Bank	600,000	178,871
Merchants' National Bank	2,000,000	1,014,056

RESERVE DEPOSITARIES — (*Continued*).

NAME AND LOCATION OF DEPOSITARY.	Capital.	Surplus and profits, as shown per last report.
NEW YORK CITY (*Continued*).		
Metropolitan Trust Company	$1,000,000	$1,140,468
Metropolis, Bank of the	300,000	832,687
Mount Morris Bank	250,000	74,456
Mutual Bank, The	200,000	92,866
Nassau Bank, The	500,000	274,280
National Bank of North America	700,000	569,773
National Bank of the Republic	1,500,000	810,907
National City Bank	1,000,000	3,724,091
National Park Bank	2,000,100	3,186,495
National Shoe and Leather Bank	1,000,000	147,209
National Union Bank	1,200,000	755,653
New Amsterdam, The Bank of	250,000	262,233
New York Life Insurance and Trust Company	1,000,000	2,775,240
New York National Exchange Bank	300,000	60,776
New York Produce Exchange Bank	1,000,000	351,277
New York Security and Trust Company	1,000,000	1,485,104
Ninth National Bank	750,000	299,931
Oriental Bank, The	300,000	398,693
Pacific Bank, The	422,700	500,638
People's Bank of the City of New York	200,000	251,851
Phœnix National Bank	1,000,000	243,862
Real Estate Trust Company	500,000	349,483
Seaboard National Bank	500,000	306,115
State Trust Company, The	1,000,000	969,468
Title Guarantee and Trust Company	2,500,000	2,183,325
Twelfth Ward Bank, The	200,000	144,673
Union Square Bank, City of New York	200,000	271,293
Union Trust Company	1,000,000	5,335,930
United States National Bank	500,000	629,217
United States Trust Company	2,000,000	10,027,788
Washington Trust Company	500,000	538,626
West Side Bank	200,000	327,249

RESERVE DEPOSITARIES — (*Concluded*).

NAME AND LOCATION OF DEPOSITARY.	Capital.	Surplus and profits, as shown per last report.
POUGHKEEPSIE.		
Farmers and Manufacturers' National Bank	$200,000	$85,650
ROCHESTER.		
Commercial Bank	200,000	111,083
German-American Bank of Rochester	200,000	253,781
Rochester Trust and Safe Deposit Company	200,000	411,335
Security Trust Company of Rochester	200,000	173,036
Union Bank of Rochester	200,000	127,804
SYRACUSE.		
Commercial Bank of Syracuse	250,000	55,132
TONAWANDA.		
German-American Bank	200,000	82,069
UTICA.		
A. D. Mather & Co.'s Bank	200,000	28,266

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